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ABSTRACT

This guide is designed to provide the curriculum coordinator with a basis for planning a comprehensive program in the field of marketing as well as to provide marketing and distributive education teacher/coordinators with maximum flexibility in planning an insurance marketing curriculum. The guide was constructed by identifying the competencies needed by insurance sales persons and validating them through interviews with personnel in insurance firms and associations in Illinois. Validated competencies were organized in 10 instructional clusters and an objective written for each cluster to facilitate the organization in instruction for the teacher/coordinator. The clusters are the following: advertising, communications, human relations, management, marketing/economics, mathematics, merchandising, operations, product/service technology, and selling. Each of the competency clusters contains suggested learning activities and references. Other components of this competency-based curriculum guide include an introduction to insurance, information on careers in insurance, a competency curriculum planning grid, blank sample competency worksheets, and a bibliography. (KC)

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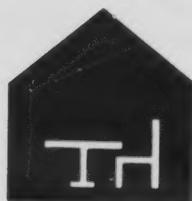
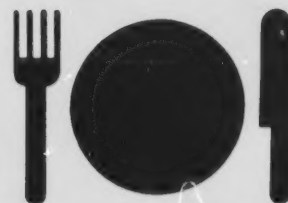
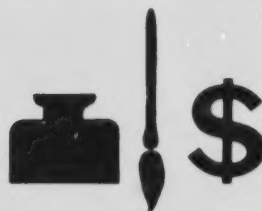
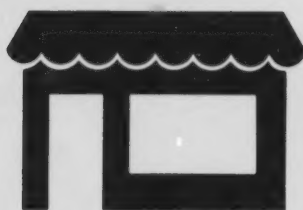
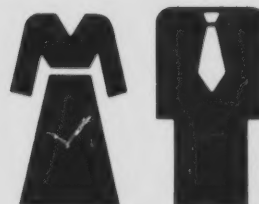
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INSURANCE

Curriculum Guide

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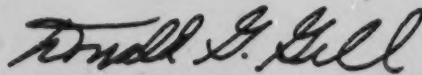
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FOREWORD

The MARKETING AND DISTRIBUTIVE EDUCATION CURRICULUM GUIDE FOR INSURANCE has been designed to provide the curriculum coordinator with a basis for planning a comprehensive program in the career field of marketing, and to allow marketing and distributive education teachers/coordinators maximum flexibility. A variety of suggested learning activities are provided to enable educators to determine which one(s) would best serve their teaching methods and students' needs. Complete bibliographical data for the references listed under each competency is presented in the introductory pages.

The Illinois State Board of Education is committed to assisting local communities in the development of quality instructional programs in order to prepare and upgrade persons for productive careers in the following fifteen instructional program areas in the marketing field: Advertising Services; Apparel and Accessories; Automotive-Petroleum; Finance and Credit; Food Marketing; Food Services; General Retail Merchandising; Hardware, Building Materials, Farm and Garden; Home Furnishings; Industrial Marketing; Lodging-Recreation and Tourism; Marketing Services (Agricultural Services, Business/Personal Services, Insurance, and Real Estate); Small Business Management; Transportation and Warehousing; and Wholesaling. Curriculum guides for all fifteen instructional program areas have been, or are in the process of being, developed.

Sincere appreciation is extended to insurance professionals, members of associations, trainers, and educators in the state of Illinois who assisted in identifying, validating, and field-testing the competencies and learning activities presented in this curriculum guide, and those who served on the advisory committee for the project.



Donald G. Gill
State Superintendent of Education

MARKETING AND DISTRIBUTIVE EDUCATION CURRICULUM GUIDE for INSURANCE

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<u>AREA</u>	<u>COLOR</u>	<u>PAGE</u>
ADVERTISING	Blue	1
COMMUNICATIONS	Goldenrod	3
HUMAN RELATIONS	Buff	33
MANAGEMENT	Green	59
MARKETING/ECONOMICS	Blue	69
MATHEMATICS	White	71
MERCHANDISING	Pink	77
OPERATIONS	Salmon	79
PRODUCT/SERVICE TECHNOLOGY	Yellow	85
SELLING	Green	121

Blank Sample Competency Worksheets	151
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HOW TO USE THE INSURANCE CURRICULUM GUIDE

This publication, MARKETING AND DISTRIBUTIVE EDUCATION CURRICULUM GUIDE FOR INSURANCE, was developed during the 1981-82 period of time. This guide has been designed to provide the curriculum coordinator with a basis for planning a comprehensive program in the field of marketing, as well as to provide marketing and distributive education teacher/coordinators maximum flexibility. The essential common and specialized competencies have been identified and listed in eleven instructional areas based upon structured interviews with personnel in insurance firms and associations in the state of Illinois. Competencies were organized into instructional clusters and an objective written for each cluster to facilitate the organization of instruction for the teacher/coordinator. A number of learning activities are suggested for each competency to enable educators to determine which one(s) would best serve their teaching methods and their students' needs. The instructional materials listed in the reference column of each competency and in the bibliography of instructional materials were selected because they are the ones that are most commonly used by educators in the field and most readily available. Several references are provided for each competency to help insure the local availability of at least one reference, and also to provide flexibility for both the teacher and student in individualizing instruction.

For maximum usefulness, the competencies have been color-coded into the following eleven instructional areas:

<u>INSTRUCTIONAL AREA</u>	<u>COLOR</u>
Advertising	Blue
Communications	Goldenrod
Display	Yellow
Human Relations	Buff
Marketing/Economics	Blue
Management	Green
Mathematics	White
Merchandising	Pink
Operations	Salmon
Product/Service Technology	Yellow
Selling	Green

These instructional areas are the same ones that are used by the Distributive Education Clubs of America (DECA) for their competency-based competitive events program, and for numerous other curriculum projects in the field of marketing and distribution.

The competencies listed in the curriculum guide itself should be considered only as teaching suggestions and not as the complete curriculum. Individual student and community needs as well as the judgment, experience, and opinions of educators and advisory committee members should determine the content of the curriculum on the local level, because training needs may vary from one geographical area to another. Curriculum planners are encouraged to revalidate the competencies with local professionals in the field.

The loose leaf format of this guide is conducive to making additions. Additional competencies identified at the local level may be easily inserted into the guide in the appropriate section. Blank sample competency worksheets are provided in this guide following the instructional areas.

The curriculum guides may be used in a number of different ways depending upon student and community needs, local educational agencies, community learning facilities and resources, teaching styles, learning styles, comprehensiveness of the marketing and distributive education curriculum, prior competencies acquired by students, and other similar factors.

The GENERAL MARKETING CURRICULUM GUIDE is the master publication in this curriculum guide series and should be studied carefully before using the other guides, as well as the CURRICULUM PLANNING GUIDE for the series. Some educators will prefer to help students acquire the competencies listed in the General Marketing Curriculum Guide in lower grade level courses, such as Introduction to Marketing and Distributive Education, and the more specialized competencies in advanced classes. The competency-based approach to curriculum development and individualizing of instruction are viable approaches at all educational levels.

INTRODUCTION TO INSURANCE

Basically, insurance is protection -- a device for sharing losses or transferring risks. Instead of one individual suffering the financial burden of an insurance loss, the loss is shared by many people who are paying for similar insurance policies. The insurance needs of the American public are quite varied and extensive, and the number of types of insurance contracts are endless. Insurance companies were formed in order to protect individuals from risks which they could not prepare themselves for adequately on their own. The insurance premiums which individuals give to the insurance company are pooled with the payments of many other similar individuals, forming a large pool of resources which the insurer can invest.

Individuals buy insurance for their personal risks, such as automobile insurance, homeowners insurance, life insurance, health insurance, etc. Businesses utilize a wide variety of insurance contracts to eliminate, as much as possible, risk from their business operations. They insure their property so that it can be replaced in the event of damage or total loss. They buy liability insurance to protect against having to pay in case injury, damage, or death for which they are legally liable occurs as a result of their business operation. They even purchase insurance so that they will be indemnified to some extent should their business be interrupted by a loss. Businesses provide group insurance, both life insurance and health and accident insurance, for employees,

often paying the premiums as an employee benefit. Workers' compensation insurance must be provided for employees in the event of a job-related illness, injury, or disability. Loans obtained by businesses for the purchase of property and/or equipment almost always require insurance on that property or equipment. It has been said that business would be difficult, if not impossible, without the insurance mechanism working with it.

TYPES OF INSURANCE: Insurance can be generally divided into these four categories: Life, Health, Property, and Casualty.

LIFE INSURANCE provides economic security for others when an individual's death creates a loss of finances. For example, if the principle breadwinner in a family dies prematurely, his or her life insurance policy may provide money to pay off expenses, including such items as funeral costs, medical costs, and debts; money for a temporary income while the family is readjusting after the loss; income for the family with children; income for the dependent wife or husband; or money for such things as education, mortgages, or various emergencies.

HEALTH INSURANCE protects individuals from economic losses created through accidents or sickness. This insurance covers such items as hospital costs, surgical costs, nursing, and medication. Health insurance may be purchased on an individual or group basis.

PROPERTY INSURANCE policies cover the risk of damage or loss to property (which includes buildings, equipment, stock, or contents). Property insurance also includes many related and contingent property losses, such as business interruption.

CASUALTY INSURANCE includes policies for liability, workers' compensation, crime insurance and suretyship, boiler and machinery, and many others. Almost every insured has a need for both property and casualty insurance coverage, whether personal or commercial.

INFORMATION ON CAREERS IN INSURANCE

LIFE AND HEALTH INSURANCE

Life and health insurance selling is a stimulating and rewarding career that offers unparalleled opportunities to do well while doing good, and it doesn't take any capital to get started. The life insurance business is a growing, dynamic, socially responsible business, and is essential to the economic well-being of our communities and nation.

Life insurance selling is demanding of your time, energy, ability to learn, and dedication to serve others. It is for the person who likes people, has confidence, and seeks accomplishment in proportion to his/her own abilities. Opportunities for professional self-development are provided by your company, locally and in home office training schools; through varied institutional on-the-job training and special institutional courses; through life underwriter associations; the peer influence of your associates, etc.

There are many sources of additional information on professional development in life and health insurance selling, including experienced life underwriters, agency field management personnel, leaders of life underwriter associations, general agents and managers, home offices, associations and CLU chapters, teachers of risk and insurance at colleges and universities, commercial publishing houses, and industry organizations. In addition, information concerning state licensing examinations and

insurance laws and regulations is available from state insurance departments. In Illinois, you should contact the Department of Insurance, 215 East Monroe Street, Springfield (Phone 217-782-6366).

Other career opportunities in life and health insurance include:

ACTUARY. The actuary studies various kinds of insurance risks, usually involving statistics on births, deaths, marriages, employment, retirement, and accidents. Then, based on these studies, s/he determines a premium rate that will be profitable yet competitive. The actuary's job is an active and varied one, involving decision-making in such areas as marketing, sales, investment, and finance, and working closely with executives in these and other parts of the firm. A bachelor's degree in mathematics is often necessary for an actuarial career, but many companies accept a degree in business administration or economics with courses in calculus, probability, and statistics.

HOME OFFICE UNDERWRITER. The home office underwriter decides if the company can accept a policy application, and how much extra premium is needed if the applicant is a greater than normal risk, taking into account the applicant's occupation, health, income, and other considerations in making the decision. Most home office underwriters have college degrees or equivalent business experience, but some high school graduates are hired as underwriting clerks and work their way into an underwriter's position through training.

INVESTMENT ANALYST. Investments made from premiums paid to life and health insurance companies by policyholders are held in reserve until needed to pay benefits in the future. The investment analyst selects the many and varied areas in which a company invests its money -- real estate, communications, transportation, utilities, textiles, farms, ranches, etc. Aided by the investment analyst, the life insurance business provides one of the most important sources of capital to finance the nation's economic growth. Usually, a bachelor's degree in economics, finance, or commerce is needed for a career as an investment analyst, and a master's degree in business administration can be very helpful.

CLAIMS ADMINISTRATOR. When a claim is submitted on a life or health insurance policy, the claims administrator checks into the details of the claim in order to approve payment. Frequently, questions can arise involving some sort of proof -- death certificate, hospital bill, attending physician's statement, verification by an employer of lost income, etc. The claims administrator verifies the accuracy of

documents, talks with medical specialists, calculates benefit payments and investigates cases of fraud. Much of the training that is needed will be provided by the company, so to apply for an entry position in claims administration, you may be either a high school or college graduate or have related business experience.

Positions are also available for auditors and accountants, data processing personnel, advertising and public relations specialists, lawyers, doctors, librarians, personnel administrators, secretaries, stenographers, clerks, typists, and mailroom personnel.

You may wish to write these organizations for appropriate information:

The National Association of
Life Underwriters (NALU)
1922 F. Street, N.W.
Washington, DC 20006

Women Life Underwriters
Conference (WLUC) of NALU
1922 F. Street, N.W.
Washington, DC 20006

Life Underwriter Training
Council (LUTC)
1922 F. Street, N.W.
Washington, DC 20006

Life Insurance Marketing and
Research Association (LIMRA)
170 Sigourney Street
Hartford, CN 06105

Life Office Management Association
100 Park Avenue
New York, NY 10017

International Claim Association
c/o Life Office Mgmt. Assn.
100 Park Avenue
New York, NY 10017

Home Office Life Underwriters Assn.
1295 State Street
Springfield, MA 01111

American Society of Chartered
Life Underwriters (ASCLU)
270 Bryn Mawr Avenue
Bryn Mawr, PA 19010

The National Association of
Insurance Agents, Inc.
96 Fulton Street
New York, NY 10038

Million Dollar Round Table (MDRT)
Continental O'Hare Plaza
2340 River Road
Des Plaines, IL 60018

Health Insurance Association
of America
332 South Michigan Avenue
Chicago, IL 60604

Society of Actuaries
208 South LaSalle Street
Chicago, IL 60604

Insurance Accounting and
Statistical Association
Mutual Plaza
Durham, NC 27701

Life Insurance Advertisers Assn.
1040 Woodcock Road
Orlando, FL 32803

PROPERTY AND CASUALTY INSURANCE

Young men and women seeking a career in which they can make a worthwhile contribution to society should consider employment in the field of property and casualty insurance. This segment of business which plays such a vital role in our private lives and in our business economy offers a variety of opportunities. Successful people in this fast-growing industry find their work challenging, interesting, and rewarding. You will find insurance people everywhere to serve the millions of policyholders who purchase billions of dollars worth of property and liability insurance.

There are highly rewarding careers for people who are insurance specialists: actuaries, underwriters, agents or brokers, adjusters, field representatives, safety engineers, and risk managers.

ACTUARY. The actuary needs a four-year college degree and a background in mathematics. An analyst, forecaster, and planner, s/he studies the frequency of hurricanes, tornadoes, fires, thefts, explosions, industrial accidents, and other chance occurrences. Actuaries tabulate the damage these perils do and the injuries they cause, calculate the probability of recurrences, and then recommend the price which should be charged for insurance against these risks.

UNDERWRITER. Underwriters are responsible for reviewing and making decisions on an unending flow of applications for insurance. Sound judgment and an analytical mind are essential. A college education, though not always required for initial employment, is important for those who aspire for positions of responsibility. Education on the job is equally important.

AGENT OR BROKER. Insurance agents and brokers advise people regarding insurance for cars, homes, businesses, and public institutions. They tailor programs to fit the varying individual needs of property owners and assist customers when claims are made. A college degree, although desirable, is not required for entrance to this field of work. Much of the expertise required can be learned on the job. However, it is necessary to pass a state licensing examination which usually includes a written test on the fundamentals of insurance and the laws governing the business.

ADJUSTER. The insurance adjuster, or claims investigator, hurries to accidents, fires, and other disasters; determines if losses or damages are covered by insurance; inspects damaged or destroyed property; and estimates the costs of repair or replacement. S/he then proceeds to work out settlements satisfactory to all concerned. The work of an adjuster frequently involves honest differences of opinion on the part of a company and a policyholder. Thus, s/he must be tactful and patient and show good judgment in dealing with many kinds of people in difficult situations. Adjusters can work for insurance companies or adjusting organizations, or they can go into business for themselves. A college degree, though not required, is highly desirable since there is ample opportunity for promotion to supervisory and executive levels.

FIELD REPRESENTATIVE. A field representative is a liason between the insurance company and the agent. S/he makes sure that agents fully understand new developments in the business as well as changes in the company's policies and practices. S/he also advises and assists agents in making sales and serving clients. The field representative must be versatile, diplomatic, and willing to travel. A college degree, most often required for initial employment, is important for those who are eager for promotion, since this particular job opens the doors to executive positions.

SAFETY ENGINEER. Loss control specialists, or safety engineers, specialize in accident prevention. They must have the ability to envision, develop, and implement safety programs that hold accidents (particularly bodily injuries) to a minimum. They carefully survey work areas and operations, identify the hazards involved, and make practical suggestions for their elimination. A college background is desirable for success in the field of loss control. Especially important is a broad knowledge of devices, materials, and methods of preventing, fighting, and averting the spread of fire. Loss control specialists work closely with executives of large industrial firms, cities, and public institutions in designing and carrying out fire protection and safety engineering systems and programs.

RISK MANAGER. Risk managers are loss prevention and insurance specialists usually employed by corporations or firms other than insurance companies. It is their responsibility to determine what the chances of loss are from such causes as fire, embezzlement, and burglary, and to help safeguard the firm against losses resulting from faulty products or from injuries. In addition, s/he must estimate what such losses could cost the company over a specific period of time; determine what exposures are to be insured against and which, if any, should be self-assumed; the amount of insurance required; and from which company or companies insurance is to be purchased. Colleges and universities offer courses designed to prepare young men and women for careers in risk management.

In addition to the jobs related to an insurance specialty, many career opportunities of a more general nature are vital to the insurance industry. Such jobs, equally rewarding, offer exciting entry into insurance: advertising, accounting, computer operation and programming, legal, medical, personnel administration, investment analysis, public relations, and clerical work of all kinds.

For more information on a particular career, contact the appropriate association:

Society of Chartered Property
and Casualty Underwriters
Penn State Building
Media, PA 19063

National Association of Casualty
and Surety Agents
5225 Wisconsin Ave., N.W.
Washington, DC 20015

Professional Insurance Agents
400 N. Washington Street
Alexandria, VA 22314

American Insurance Association
85 John Street
New York, NY 10038

National Association of Mutual
Insurance Companies
7931 Castleway Drive
Indianapolis, IN 46250

Casualty Actuarial Society
One Penn Plaza
New York, NY 10001

American Institute for Property
& Liability Underwriters
Providence and Sugartown Roads
Malvern, PA 19355

National Association of
Insurance Women
1847 East 15th Street
Tulsa, OK 74104

Alliance of American Insurers
20 N. Wacker Drive
Chicago, IL 60606

General Adjustment Bureau
123 William Street
New York, NY 10038

Independent Insurance Agents
of America
85 John Street
New York, NY 10038

Society of Actuaries
208 S. LaSalle Street
Chicago, IL 60604

A book on insurance careers, Your Future in Insurance Careers, by Barry Bloomgarden (Richard Rosen Press, Inc., 1978), should be available in most libraries. A magazine, "Insurance Careers," can be obtained by writing to the Circulation Director, Insurance Careers, P. O. Box 4169, Memphis, Tennessee, 38104.

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- COMMUNICATION FOR MANAGEMENT AND BUSINESS, 2nd Ed., Norman Sigband. Glenview, IL: Scott, Foresman and Company, 1976.
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- MODERN APPLIED SALESMANSHIP, 2nd Ed., Allan Reid. Pacific Palisades, CA: Goodyear Publishing Co., Inc., 1975.
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COMPETENCY CURRICULUM PLANNING GRID

INSTRUCTIONAL AREA AND COMPETENCY	COMP. NUMBER	INSURANCE PAGE NO.	GEN MKTG. PAGE NO.
<u>ADVERTISING</u>			
Keep the general public cognizant of the agent's and agency's names and services.	1407	1	
Realize the importance of visibility through participation in community-wide projects.	1414	2	
<u>COMMUNICATIONS</u>			
Know the correct forms used in business letter writing.	95	3	
Write informative and effective business letters.	133	4	
Write letters of introduction/prospecting letters.	1487	5	
Write appreciation and follow-up letters.	1488	6	
Use effective written communication in forms and reports.	94	7	
Use legible handwriting when preparing written communications.	1401	8	
Talk clearly and pleasantly, conveying spirit and enthusiasm in one's speech.	137	9	
Be aware that the voice can express conviction and convey confidence.	150	10	
Realize that poor or awkward grammar lowers the image of the salesperson and/or the agency and its personnel.	145	11	
Use the telephone correctly and effectively.	114	12	
Effectively handle incoming telephone calls.	1479	13	
Effectively apply telephone prospecting techniques.	1910	14	
Listen carefully and follow directions.	119	15	GG-9 (Com)
Listen objectively.	1489	16	
Listen to customer information and record it correctly.	130	17	GG-12 (Com)
Develop a vocabulary descriptive of the insurance to be sold.	120	18	
Know the situations in which to use a technical language or commonly understood language.	101	19	
Address other people in a business-like manner, whether they are clients, other employees, or management.	96	20	GG-7 (Com)
Realize that first impressions are important to the agent/agency and that last impressions are longest remembered.	163	21	
Know when to keep communications confidential.	102	23	
Read trade and business journals and publications to keep abreast of insurance and business trends.	1482	24	
Develop an awareness of body language/non-verbal communication.	1489	25	
Realize that even in the most skillfully constructed communications, misinterpretations may develop.	161	26	GG-14 (Com)
Interpret business policies to clients in an effective manner.	117	27	
Believe that communications between various employees, departments, or divisions within the agency will result in a more efficient operation with mutual benefits to all.	168	28	GG-16
Know how to communicate with others in order to motivate them to work willingly.	97	29	GG-15 (Com)
Convey directions and instructions clearly to associates.	139	30	

INSTRUCTIONAL AREA AND COMPETENCY	COMP. NUMBER	INSURANCE PAGE NO.	GEN MKTG. PAGE NO.
<u>HUMAN RELATIONS</u>			
Know that human relations in a business consists of an interdependence with fellow employees, supervisors, and clients.	276	33	
Realize that next to job performance, human relations is an employee's greatest responsibility.	309	34	GG-19 (HR)
Be aware that understanding others and one's self is basic to working harmoniously together.	313	35	GG-13 (HR)
Know that good human relations helps increase production by stimulating interest and creativeness in employees.	322	36	
Develop and maintain harmonious relationships with other staff members, supervisors, clients, and competing agencies.	281	37	GG-14 (HR)
Build sound working relationships in "forced" associations.	269	38	
Show an interest in others.	268	39	
Recognize the accomplishments of others.	265	40	
Adapt to the personality and needs of different clients.	288	41	
Dress appropriately for the job and maintain a well-groomed appearance.	263	42	
Maintain good health for effective job performance.	286	43	GG-3 (HR)
Develop personality traits necessary for successful job performance.	286	44	GG-6 (HR)
Accept criticism and turn it into a character-building element.	295	45	GG-9 (HR)
Accept and put into practice the planned policies and procedures of management.	325	46	
Realize that a positive attitude is usually reflected in one's work.	274	47	GG-12 (HR)
Recognize the need for and adjust to change.	316	48	GG-10 (HR)
Exercise self-control during trying situations.	294	50	GG-7 (HR)
Maintain an objective point of view in problem situations.	284	51	
Demonstrate initiative and creativity.	296	52	
Assume responsibility for individual actions.	1531	53	
Be willing to perform tasks in addition to one's job responsibilities when the situation necessitates.	317	53	GG-8 (HR)
Favorably represent the business to clients and outside business associates.	287	54	
Avoid misinterpretations of people, policies, services, and procedures.	289	55	GG-17 (HR)
Realize that good human relations within an agency build good public relations.	320	56	
Believe that a supervisor should set an example of personal work habits and character which employees can emulate.	318	57	GG-25 (HR)
<u>MANAGEMENT</u>			
Plan and organize work in order to manage time effectively.	723	59	GG-4 (Mgmt)
Determine in various situations the most efficient way to get the job done.	695	61	
Exercise skill in setting goals.	1250	62	
Exercise skill in making decisions.	1251	63	
Tactfully identify employee mistakes and help constructively correct them.	729	65	
Evaluate established methods and incorporate new ideas to improve customer service.	787	66	
Develop a dedication to the public, the success of the business, and the people supervised.	1232	67	

INSTRUCTIONAL AREA AND COMPETENCY	COMP. NUMBER	INSURANCE PAGE NO.	GEN MKTG. PAGE NO.
<u>MARKETING / ECONOMICS</u>			
Understand the effects of laws, regulations, and governmental agencies on the insurance industry.	1021	69	
<u>MATHEMATICS</u>			
Add, subtract, multiply, and divide with precision.	1702	71	
Use and translate percentages, fractions, and decimals.	377	72	
Effectively use computing devices and mechanical aids to speed mathematical calculations.	1708	73	
Accurately calculate premiums by effectively using self-rating scales and/or rating charts.	1709	74	
Apply mathematical skills to realistic situations, by helping clients match their individual budgets with appropriate insurance coverage.	1710	75	
Understand the procedure by which the insurance agency makes profits and meets operating expenses, including salespeople's commissions.	1711	76	
<u>MERCHANDISING</u>			
Keep informed of competitive conditions in the market area which the agency serves.	438	77	
<u>OPERATIONS</u>			
Know the agency's policies concerning dress regulations, tardiness and absences, personal use of the telephone, lunch hours, personal leave, etc.	1801	79	
Know the rules and regulations of insurance business procedures concerning agents' policies of ethics and professionalism.	1802	80	
Know the procedures to follow in the event of an emergency or accident concerning business employees or clients.	660	81	GG-3 (OPER)
Correctly file business and/or client information for later reference.	1803	82	
Collect premiums and keep accurate records.	1804	83	
<u>PRODUCT / SERVICE TECHNOLOGY</u>			
Know the definition of insurance.	1324	85	
Be familiar with useful fundamental insurance terminology.	1325	97	
Be familiar with the common elements of an insurance contract.	1326	88	
Understand the purpose that insurance serves in the community.	1327	90	
Understand the procedures to follow in order to file a claim and the method(s) of adjusting for losses.	1328	91	
Understand the nature and purpose of life insurance.	1329	94	
Know the basic types of life insurance contracts.	1330	95	
Understand the basic provisions of the life insurance contract.	1331	97	
Understand special riders and policy combinations that may occur in life insurance contracts.	1332	99	
Understand the different types of ratings of life insurance contracts.	1333	100	
Understand what is meant by annuity.	1334	101	

INSTRUCTIONAL AREA AND COMPETENCY	COMP. NUMBER	INSURANCE PAGE NO.	GEN MKTG. PAGE NO.
(PRODUCT/SERVICE TECHNOLOGY)			
Identify and describe several types of annuity plans.	1335	102	
Know what coverages may be included on a special contract for health insurance.	1336	103	
Be familiar with different provisions in a typical health insurance policy.	1337	104	
Know the differences between individual and group health plans.	1338	106	
Understand the basic provisions and limitations of the Standard Fire Policy.	1339	107	
Identify and describe the basic forms and coverages of the Homeowners Policy.	1340	108	
Identify the basic types of transportation insurance and floater contracts.	1341	110	
Identify the types of automobile policies and coverages available.	1342	111	
Be familiar with the basic parts of the Personal Auto Policy.	1343	112	
Be familiar with the types and purposes of general liability policies.	1344	113	
Be familiar with crime insurance/suretyship coverages.	1345	115	
Be familiar with workers' compensation insurance.	1346	117	
Be familiar with miscellaneous coverages written by property and liability insurers.	1347	119	
<u>SELLING</u>			
Determine how to approach a prospect and where/when to make an appointment.	1932	121	
Open a sales conversation with a suitable statement or remark.	869	122	
Establish an interview direction at the beginning of the call.	1933	123	
Question client in a controlled situation to determine individual and family needs.	1934	124	
Recommend an insurance policy or program that most appropriately fits the client's needs.	1935	125	
Recognize each client as an individual and show a sincere interest in his/her problems.	1936	126	
Provide all pertinent information concerning costs of insurance coverage, the premium, and mode of payment.	1937	127	
Be willing to explain the cost and coverage differences among companies.	1938	128	
Match policy features to client benefits.	1939	129	
Be optimistic and positive about the business, but do not criticize competitors.	1940	130	
Direct the sales conversation.	1941	131	
Sense a client's objections and handle them as effectively as possible.	874	132	
Tactfully handle difficult clients.	897	134	
Handle clients' complaints in a pleasant and effective manner.	1954	135	
Realize that a client's complaint is an excellent opportunity to build goodwill.	927	136	
Analyze reasons for customer cancellation of insurance coverage.	1942	137	
Determine when and how to close a sale.	820	138	
Complete application and/or inspection forms, and review with client(s).	1943	139	
Deliver policy by explaining to clients exclusions, deductibles, clauses, and payment schedules; and answer clients' questions.	1944	140	
Review clients' files by periodically scanning coverages and checking rates.	1945	142	
Maintain a current file on each client by adding, deleting, or updating information.	1946	142	
Maintain current policies by contacting and questioning policyholders and suggesting any changes that should be considered.	1947	143	
When a client reports a loss, determine if loss is insured and obtain proof of loss.	1948	144	
Assist the insured or beneficiary in completing claim forms.	1949	145	

INSTRUCTIONAL AREA AND COMPETENCY	COMP. NUMBER	INSURANCE PAGE NO.	GEN. MKTG. PAGE NO.
(SELLING)			
Follow-up to see that clients or beneficiaries have received payment for claims.	1950	146	
Participate in civic and professional organizations in order to expand contacts and contribute to community growth.	1951	147	
Be willing to speak to local community organizations and schools.	1952	148	
Obtain referrals from policyholders, friends, businesspeople, etc.	1953	149	

USE THIS SPACE TO RECORD COMPETENCIES ADDED TO YOUR CURRICULUM:

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Advertising

Cluster Instructional Objective: EXPLAIN THE IMPORTANCE OF ADVERTISING IN CREATING A FAVORABLE IMAGE FOR THE INSURANCE AGENCY.

Competency	Suggested Learning Activities	References
1407 Keep the general public cognizant of the agent's and agency's names and services.	Discuss with students the importance of keeping the public aware of the insurance agency and individual agents, and the services offered by them. Have students identify ways of doing so. Have students collect samples of advertisements which local agents use to keep the public aware of them and their agencies, as well as noting radio, television, outdoor advertising, and novelty advertising. Discuss the effectiveness of each. Divide students into small groups and have each group prepare an advertising campaign designed to inform the public of the agency's services and its agents. Let each group present its campaign to the class, and discuss the strengths and weaknesses of each.	Advertising in the Marketplace Chapters 1, 3 Advertising Planning and Techniques - Section 1 Advertising Services Chapters 1, 8 Advertising Chapter 1 Marketing in Action Chapter 13 Marketing Practices and Principles - Chapter 29
OTHER CLUSTER COMPETENCIES: 1414		

Advertising

2

Cluster Instructional Objective: EXPLAIN THE IMPORTANCE OF ADVERTISING IN CREATING A FAVORABLE IMAGE FOR THE INSURANCE AGENCY.

Competency	Suggested Learning Activities	References
1414 Realize the importance of visibility through participation in community-wide projects.	Discuss with students the importance of participating in various community-wide projects to get the agent's and agency's name known to the public and linked with charitable and citizenship activities. Have each student compile a list of community activities that an agent or agency might participate in. Discuss how each could benefit the agent and/or agency. Have students collect magazine and newspaper articles citing community activities which local agents/agencies sponsor or participate in. Discuss how goodwill is generated through those activities.	Selling Principles and Methods Pages 454-62 Programmed Learning Aid for Supervision - Chapter 21 Marketing Practices and Principles - Chapter 32 Life Insurance: Theory and Practice - Pages 20-3
OTHER CLUSTER COMPETENCIES:		
1407		

Communications

Cluster Instructional Objective: PREPARE EFFECTIVE WRITTEN COMMUNICATIONS.

Competency	Suggested Learning Activities	References
95 Know the correct forms used in business letter writing.	Show students examples of different forms or styles of business letters. Discuss the purposes and the appropriate uses of each. Have students collect and bring to class actual business letters they have received. Divide students into groups and have each group identify the style of each letter and why that particular style might have been chosen for that particular communication. Give students a list of situations in which business letters would be used. Have students identify the best form for each situation and explain why they feel that particular form would be best.	Business Communication: A Problem-Solving Approach Part I, Unit 7 Business English and Communication - Chapter 8 Getting Your Message Across Chapter 4 Communication for Management and Business - Part III Communication for Business and the Professions Appendix B Effective Communication in Business - Chapter 6 Understanding and Using Communication in Business Chapter 3 Successful Communication in Business - Chapter 5 Communicating in Business Parts II, III; Appendix 2 Applied Business Communication - Part III
OTHER CLUSTER COMPETENCIES:	Given case problems involving business situations calling for different forms of business letter writing, students should prepare a clear, effective business communication for each situation.	

94
133
1401
1487
1488

Communications

Cluster Instructional Objective: PREPARE EFFECTIVE WRITTEN COMMUNICATIONS.

Competency	Suggested Learning Activities	References
133 Write informative and effective business letters.	Discuss with students the "five C's" of effective letter writing--correctness, completeness, conciseness, clearness, and courteousness. Give students examples of letters that are weak in one or more of these areas. Have students identify which area(s) are weak and rewrite each letter so that it will be more effective.	Communicating in Business Part II
OTHER CLUSTER COMPETENCIES:	Provide students with sentences, paragraphs, and short business letters that need rewriting to make them more effective. Have students incorporate any changes or additions that they feel are necessary. Discuss the revisions with the class, asking for additional suggestions for improvement.	Business Communication: A Problem-Solving Approach Part I
	Provide students with case problems regarding various situations that normally occur in an insurance agency which would require a written response from an agent. Have each student prepare an appropriate business letter for each situation. Evaluate the letters, discussing strengths and weaknesses of each.	Getting Your Message Across Section II
		Communication for Business and the Professions Part II
94 95 1401 1487 1488		Effective Communication in Business - Chapters 2, 3
		Successful Communication in Business - Chapter 5
		Communication for Management and Business - Part Three
		Managerial Communication Chapter 9
		Communication at Work: Writing and Speaking Chapter 10
		Business English and Communication - Chapters 7, 8
		Applied Business Communication Part III

Communications

Cluster Instructional Objective: PREPARE EFFECTIVE WRITTEN COMMUNICATIONS.

Competency	Suggested Learning Activities	References
1487 Write letters of introduction/prospecting letters.	Have students collect and bring to class sample letters of introduction and prospecting letters they have received. Distribute letters among students and have them analyze each letter to determine its strengths and weaknesses, and how it might be improved. Discuss with students the importance of projecting a positive self-image when writing letters of introduction. Have each student compose a letter of introduction which conveys a positive self-image. Discuss each letter with the class to determine if it achieves this purpose.	Communication for Business and the Professions Chapter 11 Selling Principles and Practices Chapters 6, 10 Programmed Learning Aid for Principles of Salesmanship Pages 36-7 Getting Your Message Across Chapter 5
OTHER CLUSTER COMPETENCIES: 94 95 133 1401 1488	Invite a local insurance agent to speak to the class regarding the letters of introduction or prospecting letters s/he utilizes, emphasizing specific points the agent has found to achieve the best results. Have students prepare a prospecting letter which includes those points brought out by the speaker.	Business Communication: A Problem-Solving Approach Part 3 Effective Communication in Business - Chapters 13, 14 Business English and Communication - Unit 48

Communications

Cluster Instructional Objective: PREPARE EFFECTIVE WRITTEN COMMUNICATIONS.

Competency	Suggested Learning Activities	References
T488 Write appreciation and follow-up letters.	After reading one or more of the references, have each student write a paragraph on the advantages of using appreciation and follow-up letters to the insurance agent and agency. Have students share their ideas in a class discussion.	Communicating in Business Chapter 10
OTHER CLUSTER COMPETENCIES:	Have each student interview a local insurance agent to determine the following: 1) Under what circumstances does s/he send appreciation and follow-up letters? 2) What is typically included in these letters? 3) Does s/he feel there are any benefits gained from sending appreciation and follow-up letters? Students should also ask for a sample of each type of letter, prepare a brief report, and share their findings in a class discussion.	Business Communication: A Problem-Solving Approach Pages 128-30; 136-7; 146-51
94 95 133 1401 1487	Divide students into groups and have each group compose an appreciation and follow-up letter in response to hypothetical situations which you provide. Have groups exchange letters and evaluate each as to its effectiveness.	Getting Your Message Across Pages 89-91 Business English and Communication - Page 419 Introduction to Business Communication - Page 287 Effective English for Business Communication Unit 8, Section 6

Communications

Cluster Instructional Objective: PREPARE EFFECTIVE WRITTEN COMMUNICATIONS.

Competency	Suggested Learning Activities	References
94 Use effective written communication in forms and reports.	Discuss with students these ten basic rules for effective writing: 1) Keep sentences short, on the average. 2) Use the simple rather than the complex. 3) Select familiar words. 4) Avoid unnecessary words. 5) Use active, not passive, sentences. 6) Write as you would talk. 7) Use terms your reader can picture. 8) Relate your writing to your reader's experience. 9) Use variety in your writing. 10) Write to express, not impress. Provide examples (or show transparencies) of different forms of written communication for discussion purposes. Students should discuss each type and identify situations where each type would be used effectively. Include examples of poorly written communications and have students point out the deficiencies and how they could be improved.	Communicating in Business Parts II, III Effective Communication in Business - Chapter 18 Getting Your Message Across Section III Introduction to Business Communication - Part IV Successful Communication in Business - Chapters 12-15 Business Communication: A Problem-Solving Approach Part 9
OTHER CLUSTER COMPETENCIES: 95 133 1401 1487 1488	Duplicate and hand out forms commonly used by an insurance agent/agency. Explain their purposes and how to correctly complete them. From hypothetical information which you provide, have students complete the appropriate form(s). Have each student contact an insurance agent or agency and ask for a sample of the forms used. Students should bring the forms to class and discuss their differences/similarities and how to use each form effectively.	Understanding and Using Communication in Business Chapter 4 Business English and Communication - Chapter 9 Communication at Work: Writing and Speaking - Part IV Communication for Management and Business - Chapter 7

Communications

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Cluster Instructional Objective: PREPARE EFFECTIVE WRITTEN COMMUNICATIONS.

Competency	Suggested Learning Activities	References
1401 Use legible handwriting when preparing written communications.	Discuss with students the importance of legibility in handwritten communications, emphasizing problems that illegible handwriting can cause in the insurance business. Examples: --Payment credited to wrong name which causes policy lapse for correct client. --Important notice sent to wrong name or adress. --Etc. Provide (or show transparencies of) examples of poorly handwritten business communications, and have students describe the possible outcomes of each.	Professional Selling: Inside And Out - Chapter 4 Business English and Communication - Chapter 9 Selling Principles and Practices Chapter 6
OTHER CLUSTER COMPETENCIES: 94 95 133 1487 1488		

Communications

Cluster Instructional Objective: DEMONSTRATE SKILL IN DELIVERING VERBAL COMMUNICATIONS.

Competency	Suggested Learning Activities	References
137 Talk clearly and pleasantly, conveying spirit and enthusiasm in one's speech.	Invite a speech instructor to talk to the class on the principles of speaking, how to talk clearly and pleasantly, and how to convey spirit and enthusiasm when speaking. Have students prepare a short paper on the importance of utilizing these principles when speaking about insurance.	Communicating in Business Chapter 7
OTHER CLUSTER COMPETENCIES:	Have each student write five sentences that an insurance agent might use in a normal conversation. Have each student read aloud each sentence--first in a monotone, and then changing the voice to convey spirit and enthusiasm. Other students should evaluate each student's ability to talk clearly and pleasantly and convey spirit and enthusiasm, making suggestions for improvement.	Business English and Communication - Unit 55 Introduction to Business Communication - Chapter 17
	Have each student listen to five radio advertisements or television commercials. Students should evaluate each speaker's voice to determine his/her ability to convey spirit and enthusiasm and list the principles presented in the first activity above which were or were not followed. Students should then share their findings in a class discussion.	Effective Communication in Business - Chapter 5 Selling Principles and Practices Chapter 5 Successful Communications in Business - Chapter 16
145 150		

Communications

10

Cluster Instructional Objective: DEMONSTRATE SKILL IN DELIVERING VERBAL COMMUNICATIONS.

Competency	Suggested Learning Activities	References
150 Be aware that the voice can express conviction and convey confidence.	Arrange for an experienced insurance salesperson to record several versions of a sales presentation in order to demonstrate to students the difference the voice can make when trying to express conviction and convey confidence during a sales presentation. Play the tape for students and have them compare and contrast each version. Have students observe five salespeople waiting on customers and determine whether the salespeople used their voices to express conviction and convey confidence in the product/service, how this was done, or how the presentation could be improved. Students should share their findings in a class discussion.	Business English and Communication Unit 55 Introduction to Business Communication - Chapter 17 Effective Communication in Business - Chapter 5 Selling Principles and Practices Chapter 5
OTHER CLUSTER COMPETENCIES: 137 145	Have each student record a short sales presentation on tape. Play the recordings to the class and determine which presentations better expressed conviction and promoted confidence in the product/service and why.	

Communications

Cluster Instructional Objective: DEMONSTRATE SKILL IN DELIVERING VERBAL COMMUNICATIONS.

Competency	Suggested Learning Activities	References
145 Realize that poor or awkward grammar lowers the image of the salesperson and/or the agency and its personnel.	Lead a class discussion on why proper grammar is important to the image of the agency and/or the salesperson. Have students think of common grammatical errors and words or phrases they commonly misuse. Also, have students discuss examples of actual experiences they have had where a salesperson has lowered his/her own image in the eyes of the student because of poor or awkward grammar. Provide a number of case studies for students to read and discuss in which the salesperson uses poor or awkward grammar. Students should identify each grammar error and indicate a better choice of words. Discuss the possible effects of poor grammar in each situation.	Business English and Communication Chapter 5 Getting Your Message Across Handbook B Successful Communication in Business - Appendix A Introduction to Business Communication - Appendix A
OTHER CLUSTER COMPETENCIES: 137 150	Divide students into pairs and have each pair act out a role-playing situation to show the effect of salespeople's poor grammar usage on the image of an agency and its personnel.	Effective Communication in Business - Part 9 Selling Principles and Practices Chapter 5 Fundamentals of Selling Chapter 3, B Communicating in Business Appendix 1

Communications

12

Cluster Instructional Objective: DEMONSTRATE PROPER TELEPHONE USAGE.

Competency	Suggested Learning Activities	References
114 Use the telephone correctly and effectively.	Discuss with students principles of effective telephone communication, including: 1) When placing a business call, plan ahead--preferably in writing. Determine what information you want to get or give, if it is likely to be a good time to call, and key questions or items you need BEFORE you dial. 2) Identify yourself immediately when calling; answer immediately when receiving a call and identify yourself. 3) Speak clearly into the mouthpiece; speak slowly enough to be understandable, rapidly enough to be interesting. 4) Strive to be as brief as thoroughness permits. 5) Provide verbal feedback to your caller. 6) When you end a conversation, do so courteously but definitely.	Effective Communication in Business - Chapter 7 Selling: A Self-Management Approach - Chapter 12 Business English and Communication - Pages 494-6 Fundamentals of Selling Chapter 12 B, C Selling Principles and Practices - Chapter 18 Effective English for Business Communication Unit 13, Section 2
OTHER CLUSTER COMPETENCIES: 1479 1910	Invite a representative from the local telephone company to speak to the class about proper procedures to follow when using the telephone. If this is not possible, obtain literature from the telephone company and discuss how the information relates to the use of the telephone in the insurance profession. Provide students with a number of telephone conversations which include incorrect telephone procedures. After students have read the conversations, have them point out mistakes and rewrite the conversations to eliminate these mistakes. Discuss suggestions with the class.	Professional Selling: Inside and Out - Chapter 18 Managerial Communication Chapter 5 Selling: The Personal Force in Marketing - Chapter 20 Applied Business Communication Chapter 15

Communications

Cluster Instructional Objective: DEMONSTRATE PROPER TELEPHONE USAGE.

Competency	Suggested Learning Activities	References
1479 Effectively handle incoming telephone calls.	Discuss with students the various types of incoming telephone calls an insurance agent or agency might receive and the proper way to handle each. Using a teletrainer or play phone, have students practice handling the different types of calls. Provide copies of commonly used forms for taking messages, receiving policy information, etc., obtained from local agencies. Have students role-play telephone calls to an insurance agency. Using the forms, students should record information given by the caller such as name, address, phone number, etc. Other students should evaluate how well each call was handled, indicating such things as information that should have been obtained but was not asked for.	Applied Business Communication Chapter 15 Selling: A Self-Management Approach - Chapter 12 Business English and Communication Pages 494-6 Fundamentals of Selling Chapter 12 B, C Effective English for Business Communication - Unit 13, Section 2 Effective Communication in Business - Chapter 7 Managerial Communication Chapter 5 Selling: The Personal Force in Marketing - Chapter 20 Professional Selling: Inside and Out - Chapter 18
OTHER CLUSTER COMPETENCIES:	Make up a schedule and have students telephone five other students (and receive five calls) to ask for information, voice a complaint, leave a message, etc. When receiving a call, students should record the information and turn in to the student who placed the call for evaluation to see if all needed information was recorded. Students placing calls should also make notes on how well the receivers handled the calls.	

Communications

14

Cluster Instructional Objective: DEMONSTRATE PROPER TELEPHONE USAGE.

Competency	Suggested Learning Activities	References
1910 Effectively apply telephone prospecting techniques.	Discuss with students these steps to follow when prospecting by telephone: 1) Identify yourself and/or your firm. 2) Establish rapport with the prospect. 3) Make an interest-creating comment. 4) Ask fact-finding questions. (Make them open-end.) 5) Deliver your sales message. (Stress benefits over features.) 6) Ask for an appointment. 7) Overcome any objections. 8) Confirm the appointment. 9) Express your thanks. If possible, have each student arrange an interview with a local insurance salesperson to observe him/her make actual telephone calls to prospective clients. Invite an insurance salesperson to speak to the class on effective telephone prospecting techniques and demonstrate actual presentations that s/he has used. Give each student the name and description of a different type of prospective client. Have students prepare, in written dialogue form, a telephone presentation that they think will obtain an appointment for them.	Applied Business Communication Chapter 15 Selling: A Self-Management Approach - Chapter 12 Selling: Principles and Methods - Chapter 8 Fundamentals of Selling Chapter 12 B, C Modern Applied Salesmanship Pages 143-7 Principles of Creative Selling Pages 444-6 Programmed Learning Aid for Principles of Salesmanship Chapter 7

OTHER CLUSTER COMPETENCIES:

114
1479

Communications

Cluster Instructional Objective: DISPLAY SKILL IN LISTENING WHEN COMMUNICATING.

Competency	Suggested Learning Activities	References
119 Listen carefully and follow directions.	Lead a class discussion on principles of good listening: 1) Prepare to listen 2) Have an open mind 3) Listen carefully 4) Listen with empathy. Discuss the importance of these principles of careful listening to the insurance profession.	Getting Your Message Across Chapter 13
OTHER CLUSTER COMPETENCIES:	Provide a set of directions for one student to read to the rest of the class. After s/he is finished, students should follow the directions as they remember them. Students should then compare their results with the expected result to check how well they listen to and follow directions.	Communication for Business and the Professions Pages 99-105
130 1478	Divide students into pairs and let each pair develop and present a role-playing situation in which directions or instructions are given by one student to the other and see what happens as a result of good or poor listening.	Business English and Communication - Units 5, 6
		Successful Communication in Business - Pages 488-492
		Understanding and Using Communication in Business Pages 135-141
		Communicating in Business Chapter 16
		Managerial Communication Chapter 8

Communications

16

Cluster Instructional Objective: DISPLAY SKILL IN LISTENING WHEN COMMUNICATING.

Competency	Suggested Learning Activities	References
1478 Listen objectively.	Discuss with students the importance of listening to effective business communication. Include: the difference between listening for facts and listening for feelings; the various factors which may prevent objective listening (prejudices, non-verbal feedback, physical distractions, etc.); and techniques of effective listening. Play tape recordings of various conversations to the class. Have students listen for distractions which might prevent objective listening in the conversation. After the tape is over, have students discuss their observations, and tell what they think the people on the tape were really talking about. Have two students role-play conversations between an insurance agent and a prospective buyer. After each conversation, quiz the rest of the class on what developed during the conversation to see how well they listened.	Communicating in Business Chapter 16 Getting Your Message Across Chapter 13 Communication for Business and the Professions - Pages 99-105 Business English and Communication Units 5, 6 Successful Communication in Business - Pages 488-492 Managerial Communication Chapter 8 Understanding and Using Communication in Business Pages 135-141 Human Relations in Handling Insurance Claims - Chapters 5, 6
OTHER CLUSTER COMPETENCIES:		
119 130		

Communications

Cluster Instructional Objective: DISPLAY SKILL IN LISTENING WHEN COMMUNICATING.

Competency	Suggested Learning Activities	References
130 Listen to customer information and record it correctly.	Prepare a tape recording on which various "clients" telephone an agency to change an address, change a beneficiary or amount of coverage, etc. Play the tape in class and have students listen and record important information for each situation. Check the accuracy of the recorded information. Distribute copies of a commonly used insurance form to students. Have students interview a fellow student in order to obtain information to complete the form. (Information need not be real.) Afterward, students should relate to the rest of the class any problems encountered in recording the information given, such as having to ask for the information to be repeated, and ways to improve the accurate recording of such information.	Getting Your Message Across Chapter 13 Communication for Business and the Professions Pages 99-105 Business English and Communication Units 5, 6 Successful Communication in Business - Pages 488-92 Understanding and Using Communication in Business Pages 138-41 Managerial Communication Chapter 8
OTHER CLUSTER COMPETENCIES: 119 1478		

Communications

18

Cluster Instructional Objective: DEVELOP AN APPROPRIATE VOCABULARY FOR THE INSURANCE PROFESSION.

Competency	Suggested Learning Activities	References
120 Develop a vocabulary descriptive of the insurance to be sold.	Provide a list of the most common technical words or terms used in the insurance profession. Have students define each term using insurance references. Check students' definitions and return for study. After an adequate period of time, give a vocabulary test to determine students' knowledge of these terms. Have each student list and define at least twenty terms that are unique to the insurance profession. If necessary, students may refer to trade journals or professionals in the field. Students should use their lists to start a vocabulary notebook, adding new terms throughout the course. Have each student read and summarize three articles from different professional insurance journals.	Communication for Business and the Professions - Chapter 4 Business English and Communication Units 7, 8 Selling Principles and Practices Chapter 5 Fundamentals of Selling Chapter 3 Risk and Insurance Appendix A Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of Illinois) - Glossary Agents' and Brokers' Insurance Examination Preparation Manual for Property and Casualty Insurance (State of Illinois) Glossary
OTHER CLUSTER COMPETENCIES:		
101		

Communications

Cluster Instructional Objective: DEVELOP AN APPROPRIATE VOCABULARY FOR THE INSURANCE PROFESSION.

Competency	Suggested Learning Activities	References
101 Know the situations in which to use a technical language or commonly understood language.	Discuss with students the type of situations which call for technical language to be used, and those where common language is more appropriate. Provide students with a list of situations common to an insurance business. Students should indicate whether technical or common language would best handle each situation and why. Have selected students interview an insurance salesperson to determine what types of situations s/he encounters that call for technical language and/or more common language. Students should share their findings with the class.	Communication for Business and the Professions Chapter 4 Business English and Communication Unit 7 Successful Communication in Business - Pages 39-40 Selling Principles and Practices Chapter 5 Fundamentals of Selling Chapter 3
OTHER CLUSTER COMPETENCIES: 120		

Communications

20

Cluster Instructional Objective: UTILIZE PROFESSIONAL COMMUNICATION TECHNIQUES.

Competency	Suggested Learning Activities	References
96 Address other people in a businesslike manner, whether they are clients, other employees, or management.	Discuss with students how to properly address other people in a businesslike manner, regardless of their position. Demonstrate suitable examples. Divide students into pairs and have each pair role-play an introduction. When presented, other students should decide if the introduction or manner of address was suitable, and if not, how to correct it. Provide case problems regarding introductions and addressing people. Students should determine whether each situation was handled properly, and if not, offer suggestions for improvement.	Communicating in Business Chapter 17 Human Relations in Business Chapter 6 Effective English for Business Communication - Unit 8, Sec. 7 Human Relations in Marketing Chapter 1 Human Relations at Work Chapter 1
OTHER CLUSTER COMPETENCIES: 102 117 161 163 1482 1489		67

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Communications

Cluster Instructional Objective: UTILIZE PROFESSIONAL COMMUNICATION TECHNIQUES.

Competency	Suggested Learning Activities	References
163 Realize that first impressions are important to the agent/agency and that last impressions are longest remembered. OTHER CLUSTER COMPETENCIES: 96 102 117 161 1482 1489	Discuss with students the importance of the first few seconds that a salesperson spends with a prospect, emphasizing these points: 1) A friendly smile is essential upon the first meeting. 2) A firm handshake should convey a feeling of confidence and sincerity. 3) Speak clearly and be sure to pronounce the client's name correctly. 4) The success achieved during the first few minutes of an interview depends upon the appearance, poise, and ingenuity of the salesperson. 5) Show a sincere interest in the prospect and his/her problems. After reading one or more of the references, have students prepare a brief paper in answer to this question: "What is involved in making a good first impression when calling on a prospect for the first time?" Provide case problems in which a salesperson makes a poor first impression on a new client. Students should suggest ways to improve each situation in order to create a positive first impression. (Continued on next page.)	Effective Human Relations in Business - Chapter 11 Human Relations in Marketing Chapter 2 Effective English for Business Communication - Pages 211-12, 489-90 Effective Communication in Business - Chapter 5 Fundamentals of Selling Chapter 9, A Selling Principles and Practices Pages 225-7 Selling Principles and Methods Page 243 Selling: A Self-Management Approach - Pages 197-8

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Communications

22

Cluster Instructional Objective: UTILIZE PROFESSIONAL COMMUNICATION TECHNIQUES.

Competency

163 (Cont.)

70

Suggested Learning Activities

Divide students into pairs and have each pair plan and present a role-playing situation in which the salesperson makes a positive (or negative) first impression on a new client. Discuss each role-play as it is presented, including the ramifications of the negative impressions.

References

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Communications

Cluster Instructional Objective: UTILIZE PROFESSIONAL COMMUNICATION TECHNIQUES.

Competency	Suggested Learning Activities	References
102 Know when to keep communications confidential.	Invite a local insurance agent to speak to the class about business ethics and the need for confidentiality in the insurance profession. Ask the agent for specific examples of information which must be kept confidential and situations where this was not done and the results. Students should write a brief summary of the visit and their impressions. Lead a class discussion in which students identify types of communications that should be kept confidential, give examples of what can happen when insurance salespeople or other agency employees reveal confidential information to other employees or outsiders, and describe the effects of doing so on the individual's and the agency's reputations.	Communicating in Business Chapter 5 Selling: A Self-Management Approach - Chapter 10 Selling Today - Page 416 Selling Principles and Practices Chapter 22 Fundamentals of Selling Chapter 7 Communication for Management and Business - Chapter 8
OTHER CLUSTER COMPETENCIES:	Provide case studies for students to read and discuss regarding confidential information and whether the information should or should not be disclosed in different situations or only to certain people.	
96 117 161 163 1482 1489		

Communications

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Cluster Instructional Objective: UTILIZE PROFESSIONAL COMMUNICATION TECHNIQUES.

Competency	Suggested Learning Activities	References
1482 Read trade and business journals and publications to keep abreast of insurance and business trends.	Lead a class discussion on why reading professional journals and other publications will supplement the knowledge an insurance agent (or other agency employee) learns on the job. Have each student contact an insurance salesperson or agency manager to determine how professional journals and other business publications helps him/her supplement knowledge learned on the job and keep abreast of insurance and business trends. Have students obtain and bring to class a copy of a current insurance journal or other business publication and present an oral summary to the class of one article contained therein. After the presentations, discuss how the articles can help an agent keep abreast of insurance and business trends.	Communication for Business and the Professions - Chapter 1 Business English and Communication - Unit 3 Selling: A Self-Management Approach - Pages 362-3 Creative Selling Page 118
OTHER CLUSTER COMPETENCIES: 96 102 117 161 163 1489		

Communications

Cluster Instructional Objective: UTILIZE PROFESSIONAL COMMUNICATION TECHNIQUES.

Competency	Suggested Learning Activities	References
1489 Develop an awareness of body language/non-verbal communication.	For a period of one week, have students observe and record the different gestures made by friends, family, and businesspeople when they are communicating. Then, conduct a class discussion on the importance of body language/non-verbal communications and how they help convey feelings in oral communications. Have each student role-play an emotion using no verbal communication, and let other students guess what emotion s/he is trying to convey. Have each student watch a television program for ten minutes without the sound to see if s/he can follow what is happening on the program by watching the characters' facial expressions and gestures.	Getting Your Message Across Chapter 14 Understanding and Using Communication in Business Chapter 6 Effective Communication in Business - Chapter 6 Communication for Business and the Professions Pages 50-59 Applied Business Communication Chapter 1
OTHER CLUSTER COMPETENCIES: 96 102 117 161 163 1482		

Communications

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Cluster Instructional Objective: UTILIZE PROFESSIONAL COMMUNICATION TECHNIQUES.

Competency	Suggested Learning Activities	References
161 Realize that even in the most skillfully constructed communications, misinterpretations may develop. OTHER CLUSTER COMPETENCIES: 96 102 117 163 1482 1489	Discuss the importance of using a language which can be easily understood when communicating. Ask students for examples of terms that might be confusing to a client, and what results may occur when a client incorrectly interprets or misunderstands what an agent is saying. Give examples of confusing terms to students and ask for simpler terms that one might use with the same meaning i.e., "clear" rather than "coherent;" "inexpensive" rather than "cheap." Record a story on tape. Without taking any notes, students should listen to the tape and write their interpretations of the story on paper. Have students compare their interpretations and discuss why and how different interpretations can be made by individual listeners. Provide a list of words, slang terms, or sentences that can have several meanings depending on the listener's age, background, education, and interpretation. Discuss how misinterpretations could develop from using such words or phrases in a sales presentation and how to avoid doing so.	Communication for Business and the Professions Chapter 4 Business English and Communication - Chapter 7 Selling Principles and Practices Chapter 5 Working at Human Relations Chapter 4 Fundamentals of Selling Chapter 3, Part B Applied Business Communication Chapter 6 Managerial Communication Chapter 11

Communications

Cluster Instructional Objective: UTILIZE PROFESSIONAL COMMUNICATION TECHNIQUES.

Competency	Suggested Learning Activities	References
117 Interpret business policies to clients in an effective manner. OTHER CLUSTER COMPETENCIES: 96 102 161 163 1482 1489	If possible, obtain lists of business policies from several local insurance agencies. Discuss why such policies are needed to successfully run an insurance business and how to correctly and tactfully interpret these policies to clients. Invite a local agency manager to describe to the class those business policies necessary to successfully run an insurance business and how these policies should be interpreted to clients. Have students role-play a number of situations where an agent must explain business policies to a client. Examples: 1) Client wants compensation for \$50 damage to his/her property. The client's policy contains a \$100 deductible clause. 2) Client want to know why his/her policy was cancelled. Policy expired on June 10. The agency allows 30 days after expiration date to pay premium. Client's premium payment was received August 16. Provide case problems in which a business policy is stated and a client situation occurs. Students may respond orally or in writing, explaining how they would handle each situation.	Fundamentals of Selling Chapter 7 Selling Principles and Practices Chapter 22

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Communications

28

Cluster Instructional Objective: UNDERSTAND THE IMPORTANCE OF EFFECTIVE COMMUNICATION TO MANAGEMENT.

Competency	Suggested Learning Activities	References
168 Believe that communications between various employees, departments, or divisions within the agency will result in a more efficient operation with mutual benefits to all.	Lead a class discussion in which students list reasons why and how communications between agents and/or agency departments are important to an insurance business and how poor communication channels affect the business' reputation and profits. Have students interview a local agency manager regarding his/her business' channel of communication, and why effective communication between agents and agency departments are important to the business' success. Provide sample organizational charts showing channels of communication for any large business or obtain an organizational chart from a large local insurance agency. Discuss what could happen if the communication process bypassed part of the channel or was interrupted at a midpoint in the channel.	Communication for Business and the Professions Chapter 2 Getting Your Message Across Chapters 15, 16 Successful Communication in Business Chapters 1, 19 Introduction to Business Communication Chapter 1 Effective Communication in Business Chapter 1 Understanding and Using Communication in Business Chapter 11 What Every Supervisor Should Know - Chapter 11

OTHER CLUSTER COMPETENCIES:

97
139

Communications

Cluster Instructional Objective: UNDERSTAND THE IMPORTANCE OF EFFECTIVE COMMUNICATION TO MANAGEMENT.

Competency	Suggested Learning Activities	References
97 Know how to communicate with others in order to motivate them to work willingly.	Lead a class discussion in which you define "motivation" and determine the differences between positive and negative motivation and how they influence an employee's attitude and willingness to work.	Managerial Communication Chapter 2 Management-Minded Supervision Chapter 7
	Provide case studies for students to read and discuss which involve situations where positive and negative approaches are used to motivate employees. Students should determine how to change each negative approach to a more effective one.	Programmed Learning Aid for Supervision - Chapter 10
OTHER CLUSTER COMPETENCIES:	Let pairs of students plan, prepare, and present role-playing situations in which an approach using positive motivation is demonstrated. Other students should evaluate and discuss each role-play after its presentation.	The New Management Chapter 13 Supervision: Principles of Professional Management Chapter 17 Working at Human Relations Chapter 8 What Every Supervisor Should Know - Chapter 11 Human Relations in Business Chapter 6
139 168		

Communications

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Cluster Instructional Objective: UNDERSTAND THE IMPORTANCE OF EFFECTIVE COMMUNICATION TO MANAGEMENT.

Competency	Suggested Learning Activities	References
139 Convey directions and instructions clearly to associates.	Discuss with students the five-step process of giving orders: 1) plan 2) explain 3) check 4) release 5) follow-up. Stress the fact that good directions and instructions should be clear, concise, complete, considerate, and reasonable. Discuss with students these eleven guidelines that should minimize trouble when directing, ordering, assigning, or instructing: 1) <u>Don't make it a struggle for power.</u> The idea to project is that it is the situation that demands the order, not a whim of the person giving the order. 2) <u>Avoid an offhand manner.</u> If you want others to take instructions seriously, then deliver them that way. 3) <u>Watch out for your words.</u> 4) <u>Don't assume that the worker understands.</u> Give the person a chance to ask questions and raise objections. 5) <u>Be sure to get feedback right away.</u> It is better to iron out resistance and misunderstanding before the job begins than afterward.	What Every Supervisor Should Know - Chapter 13 Management-Minded Supervision Chapter 12 Supervision: Concepts and Practices of Management Chapter 15 Managerial Communication Chapter 2 The Practice of Supervision Pages 245-7

OTHER CLUSTER COMPETENCIES:

97
168

96

97

(Continued on next page.)

Communications

Cluster Instructional Objective: UNDERSTAND THE IMPORTANCE OF EFFECTIVE COMMUNICATION TO MANAGEMENT.

Competency	Suggested Learning Activities	References
139 (Cont.)	6) <u>Don't give too many orders.</u> Wait until one job is finished before asking that another be started. 7) <u>Provide just enough detail.</u> Some jobs or workers require more information or detailed instruction than others do. 8) <u>Watch out for conflicting instructions.</u> 9) <u>Don't choose only the willing worker.</u> Make sure everyone gets their share of the rough jobs, too. 10) <u>Try not to pick on anyone.</u> Resist the temptation to punish a person by handing out an unpleasant assignment. 11) <u>Above all, don't play the "big shot."</u> Don't flaunt your authority -- you don't have to crack the whip to gain cooperation and respect. Provide case problems dealing with situations where a person did not convey instructions clearly and the results that can occur. Let students suggest ways to improve each situation.	89

Human Relations

Cluster Instructional Objective: RELATE EMPLOYEE PRODUCTIVITY TO THE USE OF GOOD HUMAN RELATIONS.

Competency	Suggested Learning Activities	References
276 Know that human relations in a business consists of an interdependence with fellow employees, supervisors, and clients.	Give a presentation on "Interdependent Relationships," explaining the ways that supervisors, employees, and clients depend upon each other. Divide students into small groups. Have each group prepare a report in which they define "interdependence" and list the ways that: 1) supervisors depend upon their employees 2) employees depend upon their supervisors 3) employees and supervisors depend upon clients 4) clients depend upon employees and supervisors. Groups should share their findings with the class. Invite a local insurance agency manager to speak to the class on interdependent relationships between employees, supervisors, and clients and how they relate to the success of the agency.	Practical Human Relations Section 1 Effective Human Relations in Business - Chapter 1 Personality Development for Work - Chapter 8 Human Relations in Marketing Chapter 1 Human Relations at Work Chapter 1 Working at Human Relations Unit 1 Selling Principles and Practices Chapter 22 What Every Supervisor Should Know - Chapter 3 Modern Human Relations Chapter 1
OTHER CLUSTER COMPETENCIES: 309 313 322		

Human Relations

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Cluster Instructional Objective: RELATE EMPLOYEE PRODUCTIVITY TO THE USE OF GOOD HUMAN RELATIONS.

Competency	Suggested Learning Activities	References
309 Realize that next to job performance, human relations is an employee's greatest responsibility.	After reading selected references, have students write a brief essay explaining: 1) why it is necessary for employees to develop and maintain good human relations, 2) how employees can accomplish this.	Effective Human Relations in Business - Chapter 12
	Give a presentation on human relations, explaining the "way" and "how" of good human relations and give examples based on experience.	Human Relations in Marketing Chapter 1
	Divide students into pairs and have each pair plan, prepare, and present a role-playing situation in which the insurance agent properly (or improperly) handles a problem with a client or associate in order to maintain good human relations with that person. Discuss each role-play and how the situation might have been better handled. Also, discuss the effects of the poorly-handled examples.	Human Relations at Work Chapter 1
		Working at Human Relations Unit 1
		Selling Principles and Practices Chapter 22
		What Every Supervisor Should Know - Chapter 3
OTHER CLUSTER COMPETENCIES:		
276 313 322	Provide case problems involving insurance business situations with clients, supervisors, business contacts, and other employees. Students should determine how to best handle each situation in order to maintain good human relations between those involved.	

Human Relations

Cluster Instructional Objective: RELATE EMPLOYEE PRODUCTIVITY TO THE USE OF GOOD HUMAN RELATIONS.

Competency	Suggested Learning Activities	References
313 Be aware that understanding others and one's self is basic to working harmoniously together. OTHER CLUSTER COMPETENCIES: 276 309 322	After reading one or more of the references, have students write a brief paper on what understanding others and one's self is basic to working harmoniously together. Share students' views in a class discussion. Have students write two paragraphs on "What there is about me that makes other people: 1) like me; 2) dislike me." Students should think about what they write and how they could improve themselves. Have students identify three people--one they like, one they dislike, and one they have no strong feelings about either way. Beside the first two names, have students list the reasons or points why they like or dislike the person named. Beside the third person's name, have students determine what factors or traits the person needs in order for them to like that person. Students should determine how each relationship would be affected if they had to work with each person. (Note: This is a self-learning experience. Students' responses are to be kept confidential.)	Practical Human Relations Section 1 Effective Human Relations in Business - Parts 3, 4 Working at Human Relations Chapter 2 Human Relations in Marketing Chapter 5 Human Relations at Work Chapters 2, 3 Selling Today Chapter 4 The New Management Chapters 10, 11 Personality Development for Work - Chapter 1 The Practice of Supervision Part 2

Human Relations

36

Cluster Instructional Objective: RELATE EMPLOYEE PRODUCTIVITY TO THE USE OF GOOD HUMAN RELATIONS.

Competency	Suggested Learning Activities	References
322 Know that good human relations helps increase production by stimulating interest and creativeness in employees. OTHER CLUSTER COMPETENCIES: 276 309 313	Lead a class discussion in which you describe the relationship between human relations within an insurance agency and employee productivity. Have students relate group situations they have experienced in which there were good (poor) human relations, and how this affected the interest, participation, and contributions of the group members. Provide case studies involving good and poor human relations situations and the effects on employee productivity for students to read and discuss. Students should offer suggestions to improve the examples of poor human relations.	Practical Human Relations Chapter 6 Working at Human Relations Unit 3 Human Relations in Marketing Chapter 1 Human Relations at Work Chapter 1 Selling Principles and Practices Chapter 22 What Every Supervisor Should Know - Chapter 3

Human Relations

Cluster Instructional Objective: DISPLAY INTERPERSONAL SKILLS WHEN DEALING WITH BUSINESS RELATIONSHIPS.

Competency	Suggested Learning Activities	References
281 Develop and maintain harmonious relationships with other staff members, supervisors, clients, and competing agencies.	Have students identify those constituencies that agency employees must interact with on a continuing basis. Discuss with students why it is important for agency employees to be able to develop and maintain harmonious relationships with these contacts, citing examples of what could happen to the agents' and agency's reputations and business success when agency employees fail to do so.	Effective Human Relations in Business - Part 4
		Practical Human Relations Section 1
		Human Relations at Work Chapter 3
	Divide students into small groups. Have each group develop a list of characteristics that could be used as a rating scale to judge skill in developing and maintaining harmonious relationships with others. Each group should share its ideas with the class.	Human Relations in Marketing Chapter 5
		Working at Human Relations Unit 1
		Communications in Marketing Chapter 4
OTHER CLUSTER COMPETENCIES:	Provide rating sheets of characteristics needed to develop and maintain harmonious relationships with others. Have each student rate him/herself as honestly as possible, then discuss with each student individually how s/he can change or improve weak points.	Personality Development for Work - Chapter 8
265 268 269 288		The Practice of Supervision Part 2
98		99

Human Relations

38

Cluster Instructional Objective: DISPLAY INTERPERSONAL SKILLS WHEN DEALING WITH BUSINESS RELATIONSHIPS.

Competency	Suggested Learning Activities	References
269 Build sound working relationships in "forced" associations.	Give a presentation or lead a class discussion on the meaning of "sound working relationships" and ways to build sound working relationships with others. Given a list of situations that illustrate relationships, have students identify which relationships are sound and which are unsound. Discuss how the unsound relationships could be improved. Have students identify a list of business situations which could be considered "forced" associations and suggest how each should be handled. Stress that although these relationships might be unpleasant, they are often unavoidable and must be effectively dealt with. Provide case problems dealing with forced associations. Have students prepare a written solution or alternative for each problem. After evaluating their responses, discuss the problems and possible solutions/alternatives in a class session. Have students cite personal examples of "forced" associations s/he has experienced or observed at work or school, how the relationships progressed, and what was done or could have been done to improve those relationships.	Effective Human Relations in Business - Chapter 13 Working at Human Relations Chapters 5, 12-14 Human Relations in Marketing Chapter 5 Communications in Marketing Chapter 3 Business Principles and Management - Chapter 20 What Every Supervisor Should Know - Chapter 5 Personality Development for Work - Chapter 9 The Practice of Supervision Chapter 11

OTHER CLUSTER COMPETENCIES:

265
268
281
288

Human Relations

Cluster Instructional Objective: DISPLAY INTERPERSONAL SKILLS WHEN DEALING WITH BUSINESS RELATIONSHIPS.

Competency	Suggested Learning Activities	References
268 Show an interest in others.	Have students brainstorm a list of ways to show an interest in others. Then, discuss why it is important to show an interest in others--whether at home, school, or on the job--especially for an insurance salesperson. Provide a list of situations common to an insurance salesperson (or other agency employee). Have students prepare written responses listing at least two ways that they could show an interest in the other person(s) in each situation. Have students record for one week specific instances where they showed a special interest in another person, or another person showed special interest in them, and the resulting feelings caused by these displays of interest. Students should share their findings in a class discussion.	Working at Human Relations Chapter 3 Human Relations in Marketing Chapter 2 Human Relations at Work Chapter 3 Supervisory Skills in Marketing Chapter 2 Selling Principles and Practices Chapter 4 Basic Selling Chapter 9
OTHER CLUSTER COMPETENCIES: 265 269 281 288		

Human Relations

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Cluster Instructional Objective: DISPLAY INTERPERSONAL SKILLS WHEN DEALING WITH BUSINESS RELATIONSHIPS.

Competency	Suggested Learning Activities	References
265 Recognize the accomplishments of others.	Discuss with students how recognition of personal and vocational accomplishments can reinforce worker attitude toward the job, other employees or supervisors, and the agency. Provide case studies regarding situations where recognition was given (or should have been given and wasn't) and the effects upon the attitude and motivation of the employee or client. Have students note and collect examples of accomplishment publicity from newspapers or professional journals. Discuss these and alternate methods of recognizing accomplishments, and their effects upon employee and client attitude and motivation. Given a list of situations of employee or client accomplishments, students should prepare written responses listing at least two ways in each situation in which one could recognize the accomplishment.	Effective Human Relations in Business - Chapter 10 Supervision: The Direction of People at Work - Chapter 7 Management-Minded Supervision Chapter 7 Supervisory Skills in Marketing Chapter 8 Communications in Marketing Chapter 1
OTHER CLUSTER COMPETENCIES: 268 269 281 288		

Human Relations

Cluster Instructional Objective: DISPLAY INTERPERSONAL SKILLS WHEN DEALING WITH BUSINESS RELATIONSHIPS.

Competency	Suggested Learning Activities	References
288 Adapt to the personality and needs of different clients.	Discuss with students the idea that although all human beings have personality and behavioral traits in common, no two people are exactly alike. In order for a salesperson to perform successfully, s/he must be able to recognize and distinguish between customer types and adapt the sales approach accordingly. In general, clients may be classified into the following types: 1) impulsive 2) deliberate 3) vacillating 4) talkative 5) silent 6) opinionated. Discuss with students each of the client types listed above, and the techniques an agent might use to effectively deal with each one.	Selling: The Personal Force in Marketing - Chapter 8 Selling Principles and Methods Chapters 3, 4 Principles of Creative Selling Chapter 14 Fundamentals of Selling Chapter 4 Selling Today Part 4 Selling Principles and Practices Part 3 Basic Selling Chapter 3 Programmed Learning Aid for Principles of Salesmanship Chapter 4 Modern Applied Salesmanship Chapter 4
OTHER CLUSTER COMPETENCIES:	Have each student participate in a role-playing situation in which the student acts as a salesperson and you act as one of the client types listed above. Other students should evaluate each "salesperson's" ability to adapt to the personality and needs of each client type. Provide case problems of insurance situations dealing with different client types. Responding either orally or in writing, students should explain how they would adapt to the personality and needs of each client type in order to effectively deal with each situation.	

Human Relations

42

Cluster Instructional Objective: DEMONSTRATE ACCEPTABLE GROOMING HABITS ON THE JOB.

Competency

263

Dress appropriately for the job and maintain a well-groomed appearance.

Suggested Learning Activities

Invite a local insurance agent to speak with the class or have each student interview a sales agent or agency manager to determine what is considered appropriate dress for work in the insurance business. Students should also collect copies of dress codes or grooming guides the agent/agencies may have and share their findings in a class session.

Divide students into small groups and have each group develop a rating scale or self-analysis checklist for insurance agency employees to use to rate themselves on dress/grooming.

Have students draft a "dress code" for an insurance agency's employees, determining what is proper and improper in order to maintain a professional appearance. Students should consider these factors:

- 1) Simplicity - the color and design of clothing will communicate a message to business contacts.
- 2) Appropriateness - must consider the clients served or contacts to be met and what will be acceptable to them.
- 3) Quality - the business image is influenced by the quality of the agent's wardrobe, which should be considered an investment in personal success.

References

Selling Today
Chapter 6

Personality Development for
Work - Chapter 3

Fundamentals of Selling
Chapter 3, A

Selling Principles and Practices
Chapter 4

Effective Human Relations in
Business - Pages 245-9

Basic Selling
Pages 110-11

Human Relations

Cluster Instructional Objective: DESCRIBE THE IMPORTANCE OF GOOD HEALTH FOR EFFECTIVE JOB PERFORMANCE.

Competency	Suggested Learning Activities	References
285 Maintain good health for effective job performance.	Invite a doctor, nurse, physical education teacher, or health teacher to speak to the class on health/physical fitness and how it relates to effective job performance. Have students brainstorm a list of ways to maintain good physical, mental, and emotional health and discuss each. Have students write a brief essay describing how good health relates to job performance, and ways to maintain good physical, mental, and emotional health. Provide students with health/physical fitness checklists for self-analysis. In an individual discussion with each student, go over his/her weak points and how they may be improved or corrected.	Fundamentals of Selling Chapter 3, A Practical Human Relations Chapter 2 Supervisory Skills in Marketing Page 110 Programmed Learning Aid for Principles of Salesmanship Page 9 Personality Development for Work Chapter 3

Human Relations

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Cluster Instructional Objective: DISPLAY PERSONAL CHARACTERISTICS NECESSARY FOR SUCCESS IN THE INSURANCE PROFESSION.

Competency	Suggested Learning Activities	References
286 Develop personality traits necessary for successful job performance.	Divide students into small groups and have each group define "personality" and list at least ten personality traits necessary for effective job performance. Discuss each group's ideas. Provide personality trait rating sheets and have each student rate his/her personality. In private discussions, help students identify their weak points and how to improve or correct them. Have each student plan a self-development program to improve one or more weak points identified by their personality trait rating sheet. The plan should cover a substantial period of time, such as a semester or grading period. Evaluate each student's efforts and level of improvement.	Basic Selling Chapter 9 Modern Applied Salesmanship Chapter 21 Fundamentals of Selling Chapter 3, C Principles of Creative Selling Chapter 6 Human Relations at Work Chapter 4 Human Relations in Marketing Chapters 2, 3 Effective Human Relations in Business - Parts 2, 3 Personality Development for Work Part 3 Modern Human Relations Chapter 4
OTHER CLUSTER COMPETENCIES:		
274 295 316 325		

Human Relations

Cluster Instructional Objective:

DISPLAY PERSONAL CHARACTERISTICS NECESSARY FOR SUCCESS
IN THE INSURANCE PROFESSION.

Competency	Suggested Learning Activities	References
295 Accept criticism and turn it into a character-building element.	Give a presentation on how to accept and use criticism to build character. Stress that we must be willing to look at a situation as the facts present; if deserving of criticism, we must accept it and use it to improve ourselves. Have students cite examples of times they were criticized and how they reacted to the criticism.	Supervision: The Direction of People at Work - Page 266
OTHER CLUSTER COMPETENCIES:	Have students write a brief paper in which they explain how to accept criticism and turn it into a helpful tool for building character.	Management-Minded Supervision Pages 78-9, 202-4
OTHER CLUSTER COMPETENCIES:	Have students cite examples of when they were the sender or receiver of criticism or witnessed others receiving or giving criticism. List on a blackboard or transparency the methods cited of giving and receiving criticism, and discuss any means of improving these methods.	Principles of Creative Selling Chapter 6
274 286 216 325	Provide students with a list of examples in which supervisors are criticizing employees. Have students either write replies to the criticisms or discuss each situation in class.	Modern Applied Salesmanship Chapter 21
114		Personality Development for Work - Chapter 9
		Effective Human Relations in Business - Chapter 3
		115

Human Relations

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Cluster Instructional Objective:

DISPLAY PERSONAL CHARACTERISTICS NECESSARY FOR SUCCESS
IN THE INSURANCE PROFESSION.

Competency	Suggested Learning Activities	References
325 Accept and put into practice the planned policies and procedures of management.	Discuss with students why it is important for a business to have stated policies and procedures and why an employee must be willing to accept and put them into practice. Have students identify ten policies common to an insurance business. On paper, have them explain each policy and how it benefits the agency, employers, and/or clients. Divide students into small groups and have members of each group pretend they are writing a policy manual for an insurance agency. Groups should present their ideas, and group members should be prepared to defend any policy questioned by business "employees" (class members). Have students write a brief essay on the importance of written policies and procedures and why employees should accept and comply with the policies and procedures set forth by management.	What Every Supervisor Should Know - Chapter 8 Human Relations in Marketing Chapters 6, 7 Human Relations at Work Chapters 3, 4 Selling Principles and Practices Chapter 22 Selling Today Chapter 18 Practical Human Relations Section 3 Fundamentals of Selling Chapter 7, A The Practice of Supervision Chapter 16

OTHER CLUSTER COMPETENCIES:

274
286
295
316

Human Relations

Cluster Instructional Objective:

DISPLAY PERSONAL CHARACTERISTICS NECESSARY FOR SUCCESS
IN THE INSURANCE PROFESSION.

Competency	Suggested Learning Activities	References
274 Realize that a positive attitude is usually reflected in one's work. OTHER CLUSTER COMPETENCIES: 286 295 316 325	Lecture and discuss with students these characteristics of a positive attitude: 1) willingness to change 2) willingness to see the other side 3) not complaining or making excuses 4) pleasant, friendly expression 5) readiness to accept responsibility for errors 6) not critical of others 7) respect for others 8) many interests. Discuss how these characteristics relate to career satisfaction. Give students a list of typical employee comments about work, and have them identify those that indicate positive attitudes. Discuss each "negative" comment and why it is important to maintain a positive attitude toward work. Have students make two columns on a sheet of paper. In one column, they should list ten things they LIKE to do. In the second column, they should list ten things they HATE to do, and determine WHY they dislike doing those things. Then, discuss the relationship between liking or having a positive attitude toward something and doing it well.	Working at Human Relations Chapter 10 Effective Human Relations in Business - Chapters 3, 4 Modern Applied Salesmanship Chapter 21 Programmed Learning Aid for Principles of Salesmanship Chapter 2 Selling Today Pages 84-5 What Every Supervisor Should Know - Chapter 5 Personality Development for Work - Chapter 5

Human Relations

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Cluster Instructional Objective: DISPLAY PERSONAL CHARACTERISTICS NECESSARY FOR SUCCESS IN THE INSURANCE PROFESSION.

Competency	Suggested Learning Activities	References
316 Recognize the need for and adjust to change.	Have students list the various changes-- physical, mental, and emotional-- that a person goes through in his/her lifetime. Then, discuss typical changes that one can anticipate in his/her career life, such as: relocation; management shake-ups; being laid off or fired; changes in procedures, policies and/or methods; returning for an advanced degree or retraining for new job tasks; etc. Explain how to adjust to change using these six steps: 1) Recognize the change. 2) Understand why the change is necessary. 3) Develop willingness to accept the change. 4) Accept the change. 5) Adjust to the change. 6) Anticipate further changes. Have students recall and give instances where they were subjected to changes at work and how they adjusted to them. Provide students with handouts listing these questions: "Thinking back over the past five years of your life-- 1) What major changes have occurred? 2) How did you react to these changes? 3) Why did you react as you did?	Modern Human Relations Chapter 15 Effective Human Relations in Business - Chapter 14 Practical Human Relations Chapter 16 Human Relations in Marketing Chapter 3 The New Management Chapter 16 Management-Minded Supervision Chapter 4 Supervision: Concepts and Practices of Management Pages 257-63 Supervision: Principles of Professional Management Chapter 18 The Practice of Supervision Chapter 12
OTHER CLUSTER COMPETENCIES:		
274 286 295 325		
120	(Continued on next page.)	121

Human Relations

Cluster Instructional Objective: DISPLAY PERSONAL CHARACTERISTICS NECESSARY FOR SUCCESS IN THE INSURANCE PROFESSION.

Competency	Suggested Learning Activities	References
316 (Cont.)	4) Did you accept or reject these changes when they occurred?" Students can either write their answers or just think about them. Have students write a brief essay explaining why people tend to resist change. Some basic reasons for resistance include the following: 1) People feel inadequate to handle the changes being made. 2) They feel the change threatens their security. 3) They fear the unknown. 4) They don't trust those initiating the change. 5) They lack the ability to see the larger picture.	123

Human Relations

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Cluster Instructional Objective: HANDLE PROBLEM SITUATIONS IN VARIOUS BUSINESS SITUATIONS.

Competency	Suggested Learning Activities	References
294 Exercise self-control during trying situations.	Have students write their answers on paper as you read the following questions: 1) WHEN was the last time you lost self-control? 2) WHAT did you do or say? 3) WHY did you lose control? 4) What were the EFFECTS OF YOUR ACTIONS? 5) HOW could you have maintained self-control in this situation? Discuss the meaning of self-control, and have students brainstorm a list of constructive ways to exercise self-control in trying situations. Let students take turns playing a client or agency employee in role-playing situations. Plan events for each customer designed to make the employee lose control. Unaware of what will happen, the employee must handle the situation effectively, without losing his/her self-control. Provide case studies involving situations in which agency employees must exercise self-control in trying situations. Discuss each case study. Then, ask students to cite instances where they have witnessed experienced salespeople or other business employees exercising self-control in order to handle difficult situations.	Effective Human Relations in Business - Chapter 13 Working at Human Relations Chapter 5 Personality Development for Work - Part 4 Human Relations in Marketing Chapter 2 Human Relations at Work Chapter 3 Selling: A Self-Management Approach - Chapter 8
OTHER CLUSTER COMPETENCIES: 284		

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Human Relations

Cluster Instructional Objective: HANDLE PROBLEM SITUATIONS IN VARIOUS BUSINESS SITUATIONS.

Competency	Suggested Learning Activities	References
284 Maintain an objective point of view in problem situations.	Discuss with students WHAT is meant by an objective point of view, WHY it is important to maintain an objective point of view, and WAYS to maintain an objective point of view. Point out that when dealing with people, we must be careful and not become biased, but must get the facts and much information before making any decision. Provide case studies dealing with problem situations common in the insurance business and the effects of maintaining (or NOT maintaining) an objective point of view on public relations, sales, the image of the agent and the agency, etc. Divide students into pairs and have each pair plan and present a role-playing situation, showing the effects of maintaining (or NOT maintaining) an objective point of view in problems situations. Discuss each situation and how it was handled (or SHOULD have been handled).	Effective Human Relations in Business - Chapter 13 Working at Human Relations Chapter 5 Human Relations in Marketing Chapter 2 Human Relations at Work Chapter 3 Selling: A Self-Management Approach - Chapter 8 Selling Chapter 11 Personality Development for Work Part 4 Selling Principles and Practices Chapter 21
OTHER CLUSTER COMPETENCIES:		
294		

Human Relations

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Cluster Instructional Objective: DEMONSTRATE INITIATIVE, RESPONSIBILITY, AND CREATIVITY ON THE JOB.

Competency	Suggested Learning Activities	References
296 Demonstrate initiative and creativity.	Discuss with students the importance of initiative and creativity to success in the insurance profession. Discuss these five phases of the creative process: 1) A recognized need or problem 2) Knowledge 3) Creative thought 4) Action 5) Problem solution or need satisfier. Provide case problems dealing with typical situations that may occur in the insurance business. Students should prepare written responses in which they list at least two ways one could show initiative and/or creativity in each situation. Have students write a brief essay explaining why initiative and creativity are instrumental for job success and promotion, and describing ways they may be shown in the insurance profession.	Creative Selling Chapter 1 Principles of Creative Selling Chapter 6 Basic Selling Chapter 9 Selling Chapter 13 Selling Principles and Practices Chapter 21 Human Relations in Marketing Chapter 3 Fundamentals of Selling Chapter 3, C Supervision: Principles of Professional Management Chapter 17 The Practice of Supervision Pages 163-70

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Human Relations

Cluster Instructional Objective: DEMONSTRATE INITIATIVE, RESPONSIBILITY, AND CREATIVITY ON THE JOB.

Competency	Suggested Learning Activities	References
1531 Assume responsibility for individual actions.	Discuss with students why an employee must assume responsibility for individual actions and why it is sometimes necessary to perform additional tasks or assume another person's responsibilities on the job. Ask students to cite personal examples of instances where they have done so.	Human Relations at Work Chapters 3, 4
317 Be willing to perform tasks in addition to one's job responsibilities when the situation necessitates.	Provide case studies regarding typical situations that can occur in the insurance business in which it may be necessary to defend individual actions or perform tasks in addition to one's job responsibilities for students to read and discuss.	Human Relations in Marketing Chapter 3; Page 105
	Have students participate in role-playing situations in which they must:	Fundamentals of Selling Chapter 3, C
	1) demonstrate initiative and/or the willingness to perform extra duties when necessary.	Basic Selling Chapter 9
OTHER CLUSTER COMPETENCIES:	2) defend or assume responsibilities for an action they have taken.	Personality Development for Work - Chapter 6
296		

Human Relations

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Cluster Instructional Objective: UNDERSTAND THE RELATIONSHIP BETWEEN GOOD HUMAN RELATIONS AND THE SUCCESS OF THE INSURANCE AGENCY.

Competency	Suggested Learning Activities	References
287 Favorably represent the business to clients and outside business associates.	Discuss with students what information and attitudes employees must possess in order to favorably represent their business to others. (Include knowledge of the business' history; philosophies of the business; goals of the business; knowledge of specific employee responsibilities and proper procedures; possessing a positive attitude; and skill in human relations, communications, and good grooming.) Provide case studies in which agency employees represent their business either favorably or unfavorably. Discuss each situation with the students, determine what could be done to improve unfavorable representation, and discuss how unfavorable representation hurts sales, public relations, and the image of the agency and its employees.	Modern Applied Salesmanship Chapter 5 Basic Selling Chapter 9 Selling: A Self-Management Approach - Chapter 10 Selling Principles and Methods Chapter 17 Fundamentals of Selling Chapter 3, E Selling Today Chapter 18 Selling Principles and Practices Chapter 22
OTHER CLUSTER COMPETENCIES: 289 320	Invite an insurance salesperson or agency manager to speak to the class on how to favorably represent the business to clients and outside business associates, and why this is important to the success of the agency and its employees.	

Human Relations

Cluster Instructional Objective:

UNDERSTAND THE RELATIONSHIP BETWEEN GOOD HUMAN RELATIONS AND THE SUCCESS OF THE INSURANCE AGENCY.

Competency	Suggested Learning Activities	References
289 Avoid misrepresentations of people, policies, services, and procedures.	Discuss with students what is meant by the word "misrepresentation" and how they can avoid misrepresenting people, policies, services and procedures on the job. Provide case studies that illustrate what happens when employees misrepresent other people, policies, services or procedures, and how this can be done either intentionally or through carelessness and ignorance on the part of employees. Have students prepare a paper in which they provide examples of misrepresentations of a policy, a service, a procedure, and a person; the effects of such misrepresentations; and why it is necessary to avoid such misrepresentations.	Modern Applied Salesmanship Chapter 5 Selling: A Self-Management Approach - Chapter 10 Selling Principles and Methods Chapter 17 Fundamentals of Selling Chapter 3, E Selling Today Chapter 18 Programmed Learning Aid for Principles of Salesmanship Chapter 2 Selling Principles and Practices Chapter 23
OTHER CLUSTER COMPETENCIES:		
287 320		

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Human Relations

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Cluster Instructional Objective: UNDERSTAND THE RELATIONSHIP BETWEEN GOOD HUMAN RELATIONS AND THE SUCCESS OF THE INSURANCE AGENCY.

Competency

320

Realize that good human relations within an agency build good public relations.

Suggested Learning Activities

Give a presentation on how an insurance agent/agency can build good public relations by practicing effective human relations.

Divide students into small groups and have each group:

- 1) define public relations
- 2) decide how good public relations are developed
- 3) explain why an agency should strive to maintain good public relations.

Groups should share their ideas in a class discussion.

Have students pretend they are about to open an insurance agency of their own. Have them write a paper telling how they would build and maintain good public relations.

References

Practical Human Relations
Chapter 1

Effective Human Relations in
Business - Chapter 1

Human Relations in Marketing
Chapter 1

Human Relations at Work
Chapter 1

Programmed Learning Aid for
Supervision - Chapter 21

OTHER CLUSTER COMPETENCIES:

287

289

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Human Relations

Cluster Instructional Objective: UNDERSTAND THE EFFECTS OF EMPLOYEE WORK HABITS AND CHARACTER AS INFLUENCED BY SUPERVISORS.

Competency	Suggested Learning Activities	References
318 Believe that a supervisor should set an example of personal work habits and character which employees can emulate.	Lead a discussion in which students identify the characteristics and work habits they would expect their supervisor to possess and that they would want to emulate as employees. Divide students into small groups and have each group brainstorm a list of good work habits and a list of desirable character traits that a supervisor should possess in order to set a good example for his/her employees. Groups should then share their ideas. Invite a supervisor to speak to the class about good work habits and desirable character traits that a supervisor should possess in order to set a good example for his/her employees, and why this is important to the morale of employees and the success of the agency.	Selling Principles and Methods Chapter 18 Selling Today Chapter 20 Supervision: Principles of Professional Management Chapter 1 Supervision: The Direction of People at Work - Chapter 4 Supervision: Concepts and Practices of Management Chapter 1 Practical Human Relations Chapter 7 Business Principles and Management - Chapter 20 What Every Supervisor Should Know - Chapter 6 Modern Human Relations Chapters 10, 11

Management

Cluster Instructional Objective: EFFICIENTLY PLAN, ORGANIZE, AND EVALUATE WORK ASSIGNMENTS.

Competency	Suggested Learning Activities	References
723 Plan and organize work in order to manage time effectively.	Explain to students that in planning, a manager projects a course of action for the future, attempting to accomplish a consistent and coordinated structure of operations aimed at desired results. Planning must come before other managerial functions. Discuss the basic steps in the planning process: 1) Choose objectives 2) Communicate objectives 3) Identify assumptions 4) Survey resources 5) Establish policies 6) Choose alternatives and take action 7) Create procedures and rules 8) Establish budgets 9) Develop timetables 10) Establish standards for evaluation. Discuss why each step is integral to the planning process and why planning is so important to the success of the agency.	Selling: A Self-Management Approach - Chapter 11 Selling Chapter 15 Fundamentals of Selling Chapter 11, B Selling Principles and Methods Chapter 17 Selling Principles and Practices Chapter 20 Selling Today Chapter 19 Business Principles and Management - Chapter 24
OTHER CLUSTER COMPETENCIES: 695 729 1250 1251	Give students examples of business situations typical to an insurance agency, and have them organize the work and/or schedule employees accordingly. A written explanation should be turned in for evaluation and discussion. Conduct a class discussion in which you answer these questions: (Continued on next page.)	Supervision: Principles of Professional Management Chapter 5 What Every Supervisor Should Know - Chapter 8 The Practice of Supervision Chapter 20

Management

09

Cluster Instructional Objective: EFFICIENTLY PLAN, ORGANIZE, AND EVALUATE WORK ASSIGNMENTS.

Competency

723 (Cont.)

Suggested Learning Activities

- 1) What is self-management? How does one become a self-starter?
- 2) What is involved in making efficient use of time?
- 3) What are some ways that a salesperson can increase his/her action time?

Discuss with students popular time-wasting habits which include: trouble getting started, decision by committee, procrastination, lack of planning, lack of priorities, not following through, haste, overcommitment, visitors, telephone interruptions, ineffective meetings, wasted travel time, lack of delegation, and indecision. Students should identify possible causes and offer solutions for each bad habit. Stress the importance of establishing effective time management habits by pointing out work problems that could be alleviated by eliminating the above bad habits.

As a class project, contact a local agency which employs a number of salespeople and request the opportunity to survey how the salespeople spend their time during a specific period. Students should report their findings by showing a breakdown of time utilization by types of activities.

References

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Management

Cluster Instructional Objective: EFFICIENTLY PLAN, ORGANIZE, AND EVALUATE WORK ASSIGNMENTS.

Competency	Suggested Learning Activities	References
695 Determine in various situations the most efficient way to get the job done.	Discuss with students how an agency manager or insurance salesperson can effectively utilize available time in order to maximize his/her efficiency. Point out tasks that an agency manager and salesperson usually perform, and have students determine the most effective means of accomplishing each task.	Selling: A Self-Management Approach - Chapter 11 Selling Principles and Methods Chapter 17 Selling Principles and Practices Chapter 20
OTHER CLUSTER COMPETENCIES:	Provide case problems regarding situations which may occur in insurance business settings. Students should make written recommendations for improving job efficiency or resolving any conflict presented in the problems. Later, conduct a class discussion about the various solutions proposed for each case problem.	Management-Minded Supervision Chapter 11
723 729 1250 1251	Have each student conduct a mini-time-and-motion study with the cooperation of a local insurance agent. Students should log activities both on and off the job for one day to determine if time and/or effort are being wasted and how performance might be improved.	Programmed Learning Aid for Supervision - Chapters 6, 8 What Every Supervisor Should Know - Chapter 9

Management

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Cluster Instructional Objective: EFFICIENTLY PLAN, ORGANIZE, AND EVALUATE WORK ASSIGNMENTS.

Competency	Suggested Learning Activities	References
1250 Exercise skill in setting goals.	Discuss with students the process of goal creation, pointing out that objectives should be well thought out and concisely stated. Go over types of conflict that can occur when creating objectives -- real goals may conflict with stated goals; an organization may have multiple and sometimes conflicting goals; goal distortion. These suggestions should be followed when setting goals: 1) Establish goals in all areas (not just sales or profits). 2) Establish both short-term and long-term goals. 3) Make goals as measurable as possible. 4) Review goals frequently and mark them off as they are achieved. 5) Build in a system of rewards when significant goals are met.	Selling Chapter 17 Selling Today Pages 433-4 Business Principles and Management - Pages 471-2 Selling Principles and Methods Pages 463-4 Supervision: Principles of Professional Management Chapter 8
OTHER CLUSTER COMPETENCIES: 695 723 729 1251	On a sheet of paper, have each student write his/her personal goals for the next five years. What kinds of things would s/he like to accomplish? Where does s/he want to be, in terms of a career and personal life? Have each student obtain a statement of goals from a local insurance agency or other business and write an explanation of how the goals help those who plan the operation of the business. Have students formulate goal statements from agency descriptions and other hypothetical data which you provide.	Supervisory Skills in Marketing Chapter 3 Programmed Learning Aid for Supervision - Chapter 3 The Practice of Supervision Chapter 6

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Management

Cluster Instructional Objective: EFFICIENTLY PLAN, ORGANIZE AND EVALUATE WORK ASSIGNMENTS.

Competency	Suggested Learning Activities	References
1251 Exercise skill in making decisions.	Discuss in class the fact that all managers and salespeople are faced with problems that require decision-making. Discuss these steps in problem solving: 1) Identify the problem. 2) List possible solutions. 3) Analyze possible solutions. 4) Select the best solution. Have students identify typical decisions that an agency manager or salesperson might be faced with.	What Every Supervisor Should Know - Chapter 32 Supervision: Principles of Professional Management Chapter 9 Management-Minded Supervision Chapter 14 Business Principles and Management - Chapter 25
OTHER CLUSTER COMPETENCIES:	Have students identify points to consider when making decisions, and discuss the importance of common sense and good judgment in the decision-making process. These basic rules should be suggested: 1) Collect the facts. 2) Consult your feelings, your knowledge, and past experience. 3) Time your decisions wisely. 4) Don't assume too much. 5) Communicate your plan to those involved. 6) Make a flexible decision. 7) Follow through with the decision. 8) Make decisions with courage. Have each student think of a decision s/he made that didn't work out well. See if each student can trace the failure to overlooking one of the (Continued on next page)	Supervision: The Direction of People at Work Page 289 Supervisory Skills in Marketing Chapter 4 Programmed Learning Aid for Supervision - Chapter 4 Selling Principles and Practices Chapter 21 The New Management Chapter 4 The Practice of Supervision Chapter 7

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Management

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Cluster Instructional Objective: EFFICIENTLY PLAN, ORGANIZE, AND EVALUATE WORK ASSIGNMENTS.

Competency

1251 (Cont.)

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Suggested Learning Activities

problem-solving steps previously discussed and decide what should have been done.

Provide case problems regarding conflicts or problem situations which may occur in the insurance business. Students should prepare written recommendations to resolve the problems. The instructor should evaluate the papers, then conduct a class discussion about the various decisions made regarding each problem and the appropriateness of those decisions.

Have students prepare a short paper in answer to these questions:

- 1) Once you make a decision, should you be firm about sticking to it?
- 2) Under what circumstances might you feel justified in changing a decision?

References

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Management

Cluster Instructional Objective: EFFICIENTLY PLAN, ORGANIZE, AND EVALUATE WORK ASSIGNMENTS.

Competency	Suggested Learning Activities	References
729 Tactfully identify employee mistakes and help constructively correct them.	Have each student read one of the references and compile a list of points to follow when correcting employee mistakes. Follow with a class discussion of these points, and invite suggestions regarding hypothetical situations which you provide.	Management-Minded Supervision Chapter 9
	Invite a business representative experienced in the area of employee appraisal to speak to the class on how to recognize employee mistakes and correct them constructively.	Supervisory Skills in Marketing Chapter 7
	Provide case studies regarding employee problems. Students may either explain how they would handle each problem on paper or offer their solutions orally in a class discussion.	Supervision: Principles of Professional Management Pages 224-7
OTHER CLUSTER COMPETENCIES:	Divide students into small groups and have each group interview the personnel director of a large local business. Students should determine how the personnel director identifies employee mistakes and record his/her suggestions for constructively correcting them.	Programmed Learning Aid for Supervision - Chapters 14-17
695 723 1250 1251	Obtain and show a film on the topic "How to recognize employee mistakes and correct them constructively."	Supervision: Concepts and Practices of Management Chapter 17
152		Supervision: The Direction of People at Work Chapters 13, 14
		What Every Supervisor Should Know - Chapter 20
		The Practice of Supervision Chapter 13
		153

Management

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Cluster Instructional Objective: DESCRIBE THE ROLE OF CUSTOMER SERVICES IN AN INSURANCE AGENCY.

Competency	Suggested Learning Activities	References
787 Evaluate established methods and incorporate new ideas to improve customer service.	Discuss with students the role of customer service in the insurance business, why established methods should be regularly evaluated, and why it is important to introduce new ideas when necessary in order to improve customer service. Have students interview a local insurance agent or agency manager to determine how s/he evaluates established methods and incorporates new ideas in order to improve customer service, and the importance of doing so. Invite a local agency manager to speak to students on the role of customer services in the insurance business, how s/he evaluates established methods, and how and why new ideas are incorporated into agency policy in order to improve customer service. Have students write a brief essay describing the role of customer services in the insurance business, and explaining why an agency should evaluate its services and incorporate new ideas in order to continually improve them.	Selling Principles and Methods Chapter 16 Selling Today Chapter 17 Fundamentals of Selling Chapter 7, D

Management

Cluster Instructional Objective: EXPLAIN THE IMPORTANCE OF DEDICATION TO THE INSURANCE PROFESSION.

Competency	Suggested Learning Activities	References
1232 Develop a dedication to the public, the success of the business, and the people supervised. 156	Discuss with students these points: --Dedication to the public: 1) the role of the insurance agency in society 2) the agent's social responsibility 3) serving the community with conviction --Dedication to the people supervised: 1) realize employee success is your success 2) provide leadership; set an example 3) provide needed assistance and/or additional training 4) maintain a rapport with employees in order to effectively work out problems. --Dedication to the success of the business: 1) operating for a profit 2) operating to provide the best service possible. Have selected students interview several agency managers to determine the necessary dedication involved in operating a successful insurance agency. Interviewers should share their findings in a class discussion. Have students write a brief essay describing the necessary dedication involved in operating a successful insurance agency.	What Every Supervisor Should Know - Chapter 1 Business Principles and Management - Chapter 2 Programmed Learning Aid for Supervision - Chapter 21 157

Marketing/Economics

Cluster Instructional Objective: DESCRIBE HOW LAWS, REGULATIONS, AND GOVERNMENTAL AGENCIES AFFECT THE INSURANCE INDUSTRY.

Competency	Suggested Learning Activities	References
1021 Understand the effects of laws, regulations, and governmental agencies on the insurance industry.	Schedule and show a film about insurance laws and regulations and their implications on agency operation. Have students research current periodicals and professional journals for any pertinent legislation recently enacted or pending. Invite an insurance agent or association representative to speak to the class on how laws and regulations affect the insurance industry. Divide students into small groups. From the standpoint of their observations or readings, have students brainstorm a list of implications that laws, regulations, and government agencies have on the selling of insurance. Then, have groups share their ideas in a class discussion. Provide case studies for students to read and discuss involving actual cases in which insurance laws were violated and the results that occurred.	Introduction to Insurance Chapter 19 Principles of Insurance Chapters 5, 26, 27 General Insurance Chapter 8 Life Insurance: Theory and Practice - Chapter 9 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapters 2, 3, 11 Agents' and Brokers' Insurance Examination Preparation Manual for Property and Casualty Insurance (State of IL) Chapters 1, 2, 3 Risk and Insurance Chapter 26

Mathematics

Cluster Instructional Objective: PERFORM BASIC MATHEMATICAL OPERATIONS WITH PRECISION.

Competency	Suggested Learning Activities	References
1702 Add, subtract, multiply, and divide with precision.	Give students a math pre-test to determine if they have any specific problems with addition, subtraction, multiplication, or division. If necessary, give students sheets of math problems to work.	Basic Business Mathematics Units 1, 2, 3
OTHER CLUSTER COMPETENCIES:	Give students mathematical problems pertaining to insurance to complete. Check all answers to determine students' ability to handle mathematical calculations in practical situations.	Business Mathematics Chapter 1
377 1708	Example: A client runs a stop sign and sideswipes a car, knocking it into a telephone pole. Damages to the client's car are \$150, and the other car, valued at \$1200, was damaged beyond repair. The telephone pole will cost \$120 to replace. The client has adequate liability coverage, with a \$50 deductible collision coverage. How much does the client pay and how much does the insurance company pay?	Mathematics of Business Chapter 1
	Continue problem practice as necessary.	Today's Business Math Unit 1, Section A
		Programmed Business Mathematics Book 1, Chapters 1, 2
		Business Math/30 Skill Builders 2-5, 7-9
		Marketing Math Section 1
		Mathematics in Marketing Chapters 1, 2
		Selling Principles and Practices Chapter 7

Mathematics

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Cluster Instructional Objective: PERFORM BASIC MATHEMATICAL OPERATIONS WITH PRECISION.

Competency	Suggested Learning Activities	References
377 Use and translate percentages, fractions, and decimals.	Give students a pre-test to determine if they have any special problems with percentages, fractions, or decimals. If necessary, give students sheets of problems for practice and improvement. Provide case problems of typical insurance situations that include calculations students must perform involving percentages, fractions, and decimals. Continue problem practice as necessary.	Basic Business Mathematics Part 1 Business Mathematics Chapters 1, 3 Mathematics of Business Chapters 2, 3 Today's Business Math Unit 1, Sections A, B Mastering Business Math and Machines - Unit 1 Programmed Business Mathematics Book 1, Chapters 3-4-5-8-11-12 Business Math/30 Skill Builders 11-14, 18-19 Marketing Math Section 1

OTHER CLUSTER COMPETENCIES:

1702
1708

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Mathematics

Cluster Instructional Objective: PERFORM BASIC MATHEMATICAL OPERATIONS WITH PRECISION.

Competency	Suggested Learning Activities	References
1708 Effectively use computing devices and mechanical aids to speed mathematical calculations. OTHER CLUSTER COMPETENCIES: 377 1702	Give students a pre-test on their ability to use an adding machine and electronic calculator in working mathematical problems. If necessary, give students problems for practice in order to improve their skills. Obtain from a local insurance agent or from references a number of mathematical calculations common to the insurance profession. After working through several problems with students, have them complete a sheet of similar calculations using the electronic calculator. Check work for accuracy. Continue practice using adding machines/electronic calculators as necessary.	Electronic Calculators for Business Use - Units 1-4 Mastering Business Math and Machines Pages 41-86; 109-14 Business Mathematics: A Consumer Approach Appendix A, pages 303-11

Mathematics

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Cluster Instructional Objective: APPLY MATHEMATICAL SKILLS TO SPECIAL CIRCUMSTANCES RELEVANT TO THE INSURANCE PROFESSION.

Competency	Suggested Learning Activities	References
1709 Accurately calculate premiums by effectively using self-rating scales and/or rating charts.	Obtain actual self-rating scales and rating charts from local insurance agencies, including, if possible, a Short Rate Table, Life Installment Table, and Basic Premium Charts. Discuss with students how each would be used, or invite a local insurance agent to speak with the class about the use of each. Provide a variety of rating worksheets to students. Given the needed information about a client, and pertinent rating tables and/or charts, students should complete a worksheet to determine the total premium for each client. Continue premium calculation practice as necessary.	Basic Business Mathematics Unit 22 Business Mathematics Chapter 7 Mathematics of Business Chapter 6 Today's Business Math Unit 3, Section B Principles of Insurance Chapter 24 Life Insurance: Theory and Practice - Chapter 24 General Insurance Appendix B Introduction to Insurance Chapter 15 Mastering Business Math and Machines - Unit 3, Section B

OTHER CLUSTER COMPETENCIES:

1710

Mathematics

Cluster Instructional Objective: APPLY MATHEMATICAL SKILLS TO SPECIAL CIRCUMSTANCES RELEVANT TO THE INSURANCE PROFESSION.

Competency	Suggested Learning Activities	References
1710 Apply mathematical skills to realistic situations, by helping clients match their individual budgets with appropriate insurance coverage.	Discuss with students mathematical factors that should be considered when selling insurance, in order to properly match clients' individual budgets with appropriate insurance coverage. Also, discuss the effects of underselling and overselling to the client, the salesperson, and the agency. Provide case studies of typical client situations. Students should consider client needs and budgets, and recommend insurance programs that fit the clients' requirements, yet keep within their means to pay premiums. Continue problem practice as necessary.	Programmed Business Mathematics Book 3, Section 4 Life Insurance: Theory and Practice - Chapter 8 Principles of Insurance Chapter 20
OTHER CLUSTER COMPETENCIES: 1709		

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Mathematics

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Cluster Instructional Objective: DESCRIBE THE RELATIONSHIP BETWEEN THE AGENCY'S OPERATING EXPENSES, SALES, AND PROFITS.

Competency	Suggested Learning Activities	References
1711 Understand the procedure by which the insurance agency makes profits and meets operating expenses, including salespeople's commissions.	Have students brainstorm a list of typical operating expenses that an insurance agency would have. Then, discuss the relationship of these expenses with sales and profits. Provide sample copies of balance sheets and other accounting statements for an insurance agency. Have students study the statements and write a brief paper summarizing the agency's expenses and their relationship to sales and profits.	Business Mathematics Chapter 8 Mathematics of Business Unit 9 Today's Business Math Unit 3, Section C Principles of Insurance Chapter 25 Life Insurance: Theory and Practice - Chapter 26

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Merchandising

Cluster Instructional Objective: EXPLAIN WHY AGENCY PERSONNEL SHOULD KEEP INFORMED OF COMPETITIVE CONDITIONS.

Competency	Suggested Learning Activities	References
438 Keep informed of competitive conditions in the market area which the agency serves.	Conduct a discussion on why agency personnel should keep informed of competitive conditions in the agency's market area and how they should use the information gained to help increase sales. Have students prepare a list of ways that an insurance salesperson can use to keep informed of competitive conditions in the market area--such as reading advertising, comparing agency offerings, etc. Have each student assume that s/he is the manager of a large insurance agency and has called a staff meeting. At this meeting, the manager will spend three minutes stressing the need for agency personnel to keep informed of competitive conditions. Have students write out their "speeches" and select a few to present their speeches to the class.	General Insurance Chapter 5 Principles of Insurance Chapter 22 Selling Principles and Methods Chapter 5 Selling Today Chapter 7 Selling: A Self-Management Approach - Pages 157-8 Modern Applied Salesmanship Chapter 6

Operations

Cluster Instructional Objective: FOLLOW AGENCY POLICIES.

Competency	Suggested Learning Activities	References
1801 Know the agency's policies concerning dress regulations, tardiness and absences, personal use of the telephone, lunch hours, personal leave, etc.	Discuss with students typical agency policies and procedures, and why it is important for management to set forth a system of rules and regulations for employees to follow. Secure sample copies of policy manuals from several insurance agencies or other businesses. Have students study the manuals and answer study guide questions regarding various rules and/or procedures. Have students interview a local insurance agent and record information regarding business policies s/he must follow. Students should share their findings in a class discussion.	Selling Principles and Practices Chapter 22 Selling Today Chapter 18 Selling Principles and Methods Chapter 17 Selling: A Self-Management Approach - Chapter 10 Fundamentals of Selling Chapter 7, E

Operations

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Cluster Instructional Objective: DISCUSS THE IMPORTANCE OF PROFESSIONALISM IN THE INSURANCE INDUSTRY.

Competency

1802

Know the rules and regulations of insurance business procedures concerning agents' policies of ethics and professionalism.

Suggested Learning Activities

Invite an insurance representative or lawyer to speak to the class about insurance law and ethics, and their importance to insurance selling as a profession.

Obtain copies of the Illinois Insurance Code, which specifically details the laws governing the operation of insurance companies and insurance producers within the state and agent qualification and licensing. Students should review the Code thoroughly and write answers to study guide questions which you provide.

References

Principles of Insurance
Chapters 26, 27

Introduction to Insurance
Chapter 19

General Insurance
Chapter 8

Life Insurance: Theory and
Practice - Chapter 28

Agents' and Brokers' Insurance
Examination Preparation Manual
for Property & Casualty Insurance
(State of IL) - Chapter 2

Agents' and Brokers' Insurance
Examination Preparation Manual
for Life and Health Insurance
(State of IL) - Chapters 2, 11

Selling Principles and Practices
Chapter 23

Operations

Cluster Instructional Objective: DISCUSS ACCIDENT PREVENTION AND HOW TO HANDLE ACCIDENTS AND EMERGENCIES.

Competency

660

Know the procedures to follow in the event of an emergency or accident concerning business employees or clients.

Suggested Learning Activities

Discuss with students the importance of knowing the procedures to follow in the event of an accident or emergency. Ask students to name possible accidents or emergencies which could occur, listing each on a blackboard or transparency as it is named. Discuss with students the procedures to follow for each situation.

Divide students into small groups and have each group devise a list of things an employee should know or have on hand in order to be better prepared to handle emergencies or accidents.

Examples: Fire extinguisher, phone numbers of police and ambulance, first-aid equipment, etc.

Invite a local hospital staff member or a school nurse to speak to the class about first aid. Ask the guest speaker to give demonstrations on such procedures as:

- 1) Reviving a person who has fainted.
- 2) Applying a tourniquet.
- 3) Resuscitating a victim.

Ask students to summarize the procedures.

References

What Every Supervisor Should Know - Chapter 17

Business Principles and Management - Chapter 4

Operations

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Cluster Instructional Objective: DEMONSTRATE THE PROPER METHOD OF AGENCY RECORDKEEPING.

Competency	Suggested Learning Activities	References
1803 Correctly file business and/or client information for later reference.	Discuss with students various methods an agency might utilize to file client information and other business records for easy access and availability. Also, discuss what types of information would be included in client files, suspense files, and other miscellaneous business files; and results that could occur if this information was not kept in an orderly fashion.	Creative Selling Chapter 7 Selling Principles and Practices Chapter 20 Selling: A Self-Management Approach - Pages 274-5 Selling Today Pages 442-4
OTHER CLUSTER COMPETENCIES:	Have students visit a local insurance agency to determine how that agency handles such records as client files (all records relevant to an individual insured, such as dailies, correspondence, applications, claims, accounting); suspense files (a tickler system for all open or unresolved matters such as new policies or endorsements applied for); and accounts receivable/payable. Students should write a report which summarizes their findings, including any suggestions they can offer to improve the agency's recordkeeping system.	
1804		

Operations

Cluster Instructional Objective: DEMONSTRATE THE PROPER METHOD OF AGENCY RECORDKEEPING.

Competency	Suggested Learning Activities	References
1804 Collect premiums and keep accurate records.	Discuss with students the need for a collections system and method of keeping accurate records of premiums, including in the discussion the following steps: 1) Prepare a collections list. 2) Contact policyholder--by mail, telephone, or in person. 3) Receive money. 4) Credit policyholder's account and issue a receipt. 5) Balance collections with receipts. 6) Deposit collections.	Selling Principles and Practices Chapter 20 Creative Selling Chapter 7 Business Principles and Management - Chapter 16
OTHER CLUSTER COMPETENCIES: 1803	Have each student interview an insurance agent to determine the system for collecting premiums that his/her agency utilizes, and how the records of premium collections are kept. Students should take notes and share their findings in a class discussion session. Divide students into groups and have each group devise a collections system and method of keeping records of premiums. Each group should also compose a letter to inform clients of premiums due. Groups should share their work with the rest of the class.	

Product/Service Technology

Cluster Instructional Objective: DEVELOP AN UNDERSTANDING OF BASIC INSURANCE PRINCIPLES.

Competency	Suggested Learning Activities	References
1324 Know the definition of insurance.	Explain to students that a definition of "insurance" may be developed from several viewpoints, such as economic, legal, business, social, or mathematical: 1) <u>economic</u> - insurance is a method of reducing risk through transfer and pooling of losses. 2) <u>legal</u> - an insurance contract (policy) is used to exchange the possibility of an unknown large loss for a comparatively small certain payment. 3) <u>business</u> - a plan by which large numbers of people associate themselves and transfer risks that attach to individuals to the shoulders of all. Insurance also serves as a basis for credit and a mechanism for savings and investments. 4) <u>social</u> - insurance is a social device in which the losses of a few are shared and paid by many. 5) <u>mathematical</u> - insurance is the application of certain actuarial principles in which laws of probability and statistical techniques are used to achieve predictable results.	Introduction to Insurance Chapter 1 Principles of Insurance Chapter 1 General Insurance Chapter 2 Risk and Insurance Chapter 1 Introduction to the Insurance Industry - Topic 1 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapter 1 Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 1
OTHER CLUSTER COMPETENCIES:	Divide students into small groups and have each group develop a comprehensive definition for "insurance."	

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Cluster Instructional Objective: DEVELOP AN UNDERSTANDING OF BASIC INSURANCE PRINCIPLES.

Competency

1324 (Cont.)

Suggested Learning Activities

Have students copy every definition of insurance that they find in the various references. Then, have each student develop his/her own comprehensive definition of "insurance." Students should then share their ideas in a class session.

Have students collect or note various definitions of insurance found in newspaper articles or advertisements, magazine articles, television commercials, journal articles, consumer publications, other textbooks, etc. Discuss reasons why "insurance" means different things to different people in various contexts.

References

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Cluster Instructional Objective: DEVELOP AN UNDERSTANDING OF BASIC INSURANCE PRINCIPLES.

Competency	Suggested Learning Activities	References
1325 Be familiar with useful fundamental insurance terminology.	Explain to students that the subject of insurance is more easily understood if exact meanings are applied to words used in the industry. Such terms as "loss," "peril," "hazard," and "risk" are often used in everyday conversation, but take on a particular meaning when used to discuss and describe insurance. Have students begin a vocabulary notebook, adding insurance terms and their definitions when learned. Provide students with a list of terms common to the insurance industry. Students should write a definition of each term, revising them when necessary after later study. Have each student read three articles from insurance journals, noting specific terms and their meanings as used in the articles.	Introduction to Insurance Chapter 1 Principles of Insurance Chapter 2 General Insurance Chapters 1, 2 Risk and Insurance Appendix A Introduction to the Insurance Industry - Topic 6 Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 1 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapter 1
OTHER CLUSTER COMPETENCIES:		
1324 1326 1327		

Product/Service Technology

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Cluster Instructional Objective: DEVELOP AN UNDERSTANDING OF BASIC INSURANCE PRINCIPLES.

Competency	Suggested Learning Activities	References
1326 Be familiar with the common elements of an insurance contract.	Discuss with students the four essential elements of an insurance contract: 1) offer and acceptance 2) legal purpose 3) competent parties 4) consideration. Explain to students that a series of characteristics serve to distinguish insurance contracts from all others. Insurance instruments must be: 1) contracts of indemnity 2) contracts of adhesion 3) personal contracts 4) contracts of utmost good faith 5) contracts that are aleatory.	Introduction to Insurance Chapter 8 Principles of Insurance Chapter 6 General Insurance Chapter 4 Risk and Insurance Chapter 9 Introduction to the Insurance Industry - Topic 1 Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 3 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapter 3
OTHER CLUSTER COMPETENCIES: 1324 1325 1327	Provide samples of insurance contracts for different types of insurance (property, life, liability, etc.). Students should study them to note differences and similarities.	

(Continued on next page.)

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Cluster Instructional Objective: DEVELOP AN UNDERSTANDING OF BASIC INSURANCE PRINCIPLES.

Competency

1326 (Cont.)

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Suggested Learning Activities

Provide a list of questions regarding insurance contracts. Students should read the references and prepare written answers for evaluation and discussion.

Examples:

- Distinguish between a valid, invalid, and avoidable contract.
- What is indemnity? What examples can you give of possible violations of the concept of indemnity in insurance?
- How does subrogation prevent a person from collecting twice for the same debt or insured injury?
- Etc.

References

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Cluster Instructional Objective: DEVELOP AN UNDERSTANDING OF BASIC INSURANCE PRINCIPLES.

Competency	Suggested Learning Activities	References
1327 Understand the purpose that insurance serves in the community.	Discuss with students various purposes that insurance serves in the community, such as: 1) Major financial institution - provides a basis for credit, provides investment capital, stimulates savings. 2) Large employer. 3) Social device - provides security and peace of mind, keeps families and businesses together, etc. Have students write a brief essay on the importance of insurance to individuals and businesses, and the purpose(s) that insurance serves in the community.	Introduction to Insurance Chapter 1 Principles of Insurance Chapter 1 General Insurance Chapter 2 Risk and Insurance Chapter 1 Introduction to the Insurance Industry - Topic 1 Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 1 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapter 1

OTHER CLUSTER COMPETENCIES:

1324
1325
1326

Product/Service Technology

Cluster Instructional Objective: APPLY PROPER PROCEDURES FOR FILING CLAIMS AND ADJUSTING LOSSES.

Competency	Suggested Learning Activities	References
1328 Understand the procedures to follow in order to file a claim and the method(s) of adjusting for losses.	Explain to students that the purpose of "loss adjusting" is fair and prompt payment of justified claims, and that claim procedures vary among different kinds of insurance: A. <u>Fire insurance losses</u> are based upon proper notice and proof of loss by the insured, and the insurer's payment of actual cash value follows certain conditions stated in the contract. B. <u>Liability insurance losses</u> are more difficult to settle because a third-party claimant is involved. The responsibility for injury, its extent, and its future results must be determined. Personal injuries are more difficult to evaluate than property damages. C. <u>Life insurance losses</u> are usually paid directly by the insurer through the agent to the beneficiary(ies). The payment is usually a fixed dollar amount, with some settlement options available and relatively few legal problems. D. <u>Health insurance losses</u> are usually paid directly by the insurer to the claimant after proper proof is provided, such as doctors' statements, hospital bills, etc. Explain that fire and liability insurance losses usually require the assistance of insurance adjusters, which are of five types. The type used	General Insurance Chapter 7 Principles of Insurance Chapter 22

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Cluster Instructional Objective: APPLY PROPER PROCEDURES FOR FILING CLAIMS AND ADJUSTING LOSSES.

Competency	Suggested Learning Activities	References
1328 (Cont.)	for a particular loss depends on the kind of insurance, the volume of business written by the insurer, the frequency and difficulty of the claims, the ability of the agent, and the insured. 1) <u>Agents</u> often settle smaller losses and help in many others. 2) <u>Staff adjusters</u> are full-time salaried employees of one insurer, and are active in such fields as automobile losses. 3) <u>Independent adjusters</u> represent various insurers on some losses. 4) <u>Adjustment bureaus</u> regularly represent many insurers and are especially useful in fire, windstorm, and other property damage losses. 5) <u>Public adjusters</u> are hired by the insured in some difficult claims. Invite a local insurance agent to speak to the class about claims procedures, or discuss with students these steps: 1) The insured will report the loss to the agency. Complete and accurate details of the loss must be secured. Company forms or standardized forms should be used to report different types of losses. Failure to secure all vital details may result in a delayed or improper settlement. (Continued on next page.)	

Product/Service Technology

Cluster Instructional Objective: APPLY PROPER PROCEDURES FOR FILING CLAIMS AND ADJUSTING LOSSES.

Competency	Suggested Learning Activities	References
1328 Understand the procedures to follow in order to file a claim and the method(s) of adjusting for losses.	Explain to students that the purpose of "loss adjusting" is fair and prompt payment of justified claims, and that claim procedures vary among different kinds of insurance: A. <u>Fire insurance losses</u> are based upon proper notice and proof of loss by the insured, and the insurer's payment of actual cash value follows certain conditions stated in the contract B. <u>Liability insurance losses</u> are more difficult to settle because a third-party claimant is involved. The responsibility for injury, its extent, and its future results must be determined. Personal injuries are more difficult to evaluate than property damages. C. <u>Life insurance losses</u> are usually paid directly by the insurer through the agent to the beneficiary(ies). The payment is usually a fixed dollar amount, with some settlement options available and relatively few legal problems. D. <u>Health insurance losses</u> are usually paid directly by the insurer to the claimant after proper proof is provided, such as doctors' statements, hospital bills, etc. Explain that fire and liability insurance losses usually require the assistance of insurance adjusters, which are of five types. The type used (Continued on next page.)	General Insurance Chapter 7 Principles of Insurance Chapter 22 201

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Cluster Instructional Objective: APPLY PROPER PROCEDURES FOR FILING CLAIMS AND ADJUSTING LOSSES.

Competency	Suggested Learning Activities	References
1328 (Cont.)	for a particular loss depends on the kind of insurance, the volume of business written by the insurer, the frequency and difficulty of the claims, the ability of the agent, and the insured. 1) <u>Agents</u> often settle smaller losses and help in many others. 2) <u>Staff adjusters</u> are full-time salaried employees of one insurer, and are active in such fields as automobile losses. 3) <u>Independent adjusters</u> represent various insurers on some losses. 4) <u>Adjustment bureaus</u> regularly represent many insurers and are especially useful in fire, windstorm, and other property damage losses. 5) <u>Public adjusters</u> are hired by the insured in some difficult claims. Invite a local insurance agent to speak to the class about claims procedures, or discuss with students these steps: 1) The insured will report the loss to the agency. Complete and accurate details of the loss must be secured. Company forms or standardized forms should be used to report different types of losses. Failure to secure all vital details may result in a delayed or improper settlement. (Continued on next page.)	

Product/Service Technology

Cluster Instructional Objective: APPLY PROPER PROCEDURES FOR FILING CLAIMS AND ADJUSTING LOSSES.

Competency	Suggested Learning Activities	References
1328 (Cont.)	2) The insured must be properly advised. The loss might clearly fall outside the scope of the insured's policy coverage, which must be diplomatically but promptly explained. Otherwise, the insured is instructed what to expect: that an adjuster will call promptly or that the agency will settle the loss, that the damaged property should be protected from further loss, that the insured should notify the police, etc. 3) If the company is to adjust the loss, the agency will provide the company adjuster with all possible details and continue with any follow-up necessary to a prompt and fair solution. Obtain sample standardized claim forms for property loss, auto and other liability accidents, life, and health claims. Discuss with students how to complete each. Provide case problems involving various types of insurance claims. Students should accurately complete the appropriate form(s) from the information provided in each case.	

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Cluster Instructional Objective: KNOW THE TYPES, PURPOSES, AND BASIC POLICY PROVISIONS OF VARIOUS LIFE INSURANCE PLANS.

Competency	Suggested Learning Activities	References
1329 Understand the nature and purpose of life insurance.	Discuss with students the nature and purpose of life insurance: Its nature is protection against the financial loss of income-earning ability caused by death, or investment for similar loss in old age. Compared with other insurance contracts, life insurance is not a contract of indemnity, is unique in combining long-term protection and investment, and has insurable interests based on relationships or financial losses. Its purposes are to provide 1) a burial fund, to pay funeral and final illness expenses. 2) an educational fund for children's college expenses. 3) a temporary income, while the family is readjusting after the loss. 4) a regular income fund for dependent spouse and/or children. 5) a debt retirement fund for large debts, such as home mortgage, cars, and major appliances. 6) money to allow a business to continue.	Life Insurance: Theory and Practice - Chapter 1 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (state of IL) - Chapter 1 Introduction to Insurance Chapter 12 Principles of Insurance Chapter 15 General Insurance Chapter 9 Risk and Insurance Chapter 20 Introduction to the Insurance Industry - Topic 4
OTHER CLUSTER COMPETENCIES:		
1330 1331 1332 1333		

Have students write a brief essay on the importance of life insurance to individuals and business organizations, and the purposes life insurance serves in the community.

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Cluster Instructional Objective: KNOW THE TYPES, PURPOSES, AND BASIC POLICY PROVISIONS OF VARIOUS LIFE INSURANCE PLANS.

Competency	Suggested Learning Activities	References
1330 Know the basic types of life insurance contracts.	Explain to students that a great many different life insurance policies are offered to meet the varying needs of individuals. Discuss the four contracts basic to the life insurance business: 1) WHOLE LIFE INSURANCE a) straight life insurance b) limited-payment life insurance c) single-payment life insurance 2) TERM INSURANCE a) level term life insurance b) decreasing term life insurance c) increasing term life insurance d) convertible term life insurance e) renewable term life insurance 3) ENDOWMENT INSURANCE 4) ANNUITIES.	Life Insurance: Theory and Practice - Chapter 9 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapter 3 Introduction to Insurance Chapter 14 Principles of Insurance Chapter 16 General Insurance Chapter 10 Risk and Insurance Chapter 21 Introduction to the Insurance Industry - Topic 4
OTHER CLUSTER COMPETENCIES: 1329 1331 1332 1333	Invite a local life insurance salesperson to speak to the class about the uses of the four basic types of life insurance contracts, and give a summary comparison of them.	

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Cluster Instructional Objective: KNOW THE TYPES, PURPOSES, AND BASIC POLICY PROVISIONS OF VARIOUS LIFE INSURANCE PLANS.

Competency

1330 (Cont.)

210

Suggested Learning Activities

Have students research the four basic types of life insurance contracts and prepare a report in which they explain the types and uses of each, explaining how each could benefit different family situations.

References

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Cluster Instructional Objective: KNOW THE TYPES, PURPOSES, AND BASIC POLICY PROVISIONS OF VARIOUS LIFE INSURANCE PLANS.

Competency	Suggested Learning Activities	References
1331 Understand the basic provisions of the life insurance contract.	Explain to students that there are no "standard" policies in life insurance, but there are certain important provisions which are found in most life insurance policies, such as: 1) entire contract clause 2) insuring clause 3) ownership clause 4) payment of premiums 5) grace period 6) reinstatement 7) incontestability clause 8) misstatement of age and sex 9) suicide clause 10) policy loans 11) participating policies 12) beneficiary clause 13) war and aviation exclusions 14) payment of claims 15) non-forfeiture provisions 16) dividend options 17) settlement options 18) other.	Life Insurance: Theory and Practice - Chapter 10 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapter 6 Introduction to Insurance Chapter 14 Principles of Insurance Chapter 16 General Insurance Chapters 10, 11 Risk and Insurance Chapter 21 Introduction to the Insurance Industry - Topic 4
OTHER CLUSTER COMPETENCIES: 1329 1330 1332 1333	Provide a list of questions regarding the basic provisions of life insurance contracts. Students should study the references and prepare written answers for evaluation and discussion.	213

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Cluster Instructional Objective: KNOW THE TYPES, PURPOSES, AND BASIC POLICY PROVISIONS OF VARIOUS LIFE INSURANCE PLANS.

Competency

1331 (Cont.)

214

Suggested Learning Activities

Provide sample copies of life insurance policies of various types, and a list of questions regarding basic provisions contained in the policies. Students should look up the appropriate provision in each type of policy and answer the questions accordingly.

References

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Cluster Instructional Objective:

KNOW THE TYPES, PURPOSES, AND BASIC POLICY PROVISIONS OF VARIOUS LIFE INSURANCE PLANS.

Competency	Suggested Learning Activities	References
1332 Understand special riders and policy combinations that may occur in life insurance contracts.	Explain to students that life insurance policies can be purchased with extra-cost options, such as: 1) guaranteed insurability option 2) waiver of premium rider 3) disability income rider 4) double indemnity rider and that special policy combinations combine or modify the basic types of life insurance to meet specialized needs, such as 1) family income policy 2) family maintenance policy 3) family group policy 4) multiple protection insurance contract 5) mortgage protection policy 6) juvenile insurance policy 7) variable life contract.	Life Insurance: Theory and Practice - Chapter 11 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapters 7, 8 Introduction to Insurance Chapter 14 Principles of Insurance Chapter 16 General Insurance Chapter 11 Risk and Insurance Chapter 21
OTHER CLUSTER COMPETENCIES: 1329 1330 1331 1333	Invite a local life insurance agent to speak to the class about special riders and policy combinations that may occur in life insurance contracts. S/he should show examples of policies with these options and explain how each may benefit certain types of policyholders.	217

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Cluster Instructional Objective: KNOW THE TYPES, PURPOSES, AND BASIC POLICY PROVISIONS OF VARIOUS LIFE INSURANCE PLANS.

Competency	Suggested Learning Activities	References
1333 Understand the different types of ratings of life insurance contracts.	Discuss with students the three factors involved in the computation of a life insurance rate: 1) <u>Mortality</u> - a mortality table is an expression of the probabilities of living and dying at stated ages, and is essential for tabulating the amount of projected claims and also for valuing reserve liabilities and calculating nonforfeiture values. 2) <u>Interest</u> - because premiums are paid in advance of claims, insurance companies have money to invest in order to earn interest, and this interest serves to lower the premium rates. 3) <u>Expenses</u> - "loading" (a premium allowance) provides for operating expenses, such as acquisition costs, general overhead loading, contingency funds, immediate payment of death claims, and lapse costs.	Life Insurance: Theory and Practice - Chapter 24 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapter 10 Introduction to Insurance Chapter 15 Principles of Insurance Chapter 24 General Insurance Chapter 6 Risk and Insurance Chapter 21
OTHER CLUSTER COMPETENCIES:	Provide each student with a copy of the 1958 Commissioners Standard Ordinary Mortality Table, and discuss the five columns: Age, Number Living, Deaths Each Year, Deaths per 1000, and Expectation of Life. Explain how the Table is used as the basis of all life insurance calculations.	
1329 1330 1331 1332		

Product/Service Technology

Cluster Instructional Objective: DEFINE, AND IDENTIFY THE TYPES AND USES OF ANNUITIES.

Competency	Suggested Learning Activities	References
1334 Understand what is meant by annuity.	Discuss with students what is meant by "annuity" and determine the relationship between life insurance and annuities. Have students write a brief essay in which they explain what an "annuity" is and why it is often described as the "upside-down application" of the life insurance principle. Divide students into small groups and have each group develop a definition or explanation of the term "annuity." Groups should then share their ideas in a class session.	Life Insurance: Theory and Practice - Chapter 5 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapter 8 Introduction to Insurance Chapter 16 Principles of Insurance Chapter 16 General Insurance Chapter 12 Risk and Insurance Chapter 22
OTHER CLUSTER COMPETENCIES:		
1335		

Product/Service Technology

Cluster Instructional Objective: DEFINE, AND IDENTIFY THE TYPES AND USES OF ANNUITIES.

Competency	Suggested Learning Activities	References
1335 Identify and describe several types of annuity plans.	Explain to students that types of individual annuities may be classified: 1) By plan of distribution a) straight (pure) life annuity b) guaranteed refund life annuities 2) By parties in the contract a) single life annuity b) joint life and survivorship annuity 3) By time when distribution commences a) immediate annuity b) deferred annuities 4) By method of purchase a) single payment annuity b) installment payment annuity 5) By amount of payment a) fixed annuities b) variable annuities. Also, discuss group annuities (pension plans), Individual Retirement Accounts (IRAs), Keogh Plans, and tax-sheltered annuities (TSAs).	Life Insurance: Theory and Practice - Chapter 5 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapter 8 Introduction to Insurance Chapter 16 Principles of Insurance Chapter 16 General Insurance Chapter 12 Risk and Insurance Chapter 22
OTHER CLUSTER COMPETENCIES:	Invite a life insurance agent or annuity specialist to speak to the class on the types and uses of various annuity plans.	

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Cluster Instructional Objective: KNOW THE TYPES, PURPOSES, AND POLICY PROVISIONS OF HEALTH INSURANCE PLANS.

Competency	Suggested Learning Activities	References
1336 Know what coverages may be included on a special contract for health insurance.	Discuss with students the six types of health insurance benefits that are generally offered on separate contracts or in combinations in a single contract: 1) hospitalization 2) surgical 3) regular medical 4) major medical 5) disability income 6) dental. Also, discuss the purposes of each.	Life Insurance: Theory and Practice - Chapter 12 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapter 5 Introduction to Insurance Chapter 16 Principles of Insurance Chapter 17 General Insurance Chapters 13, 14 Risk and Insurance Chapter 24
OTHER CLUSTER COMPETENCIES: 1337 1338	Have students research the subject of health insurance and prepare a written report in which they list and describe the six types of health insurance benefits generally offered in health insurance contracts.	

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Cluster Instructional Objective: KNOW THE TYPES, PURPOSES, AND POLICY PROVISIONS OF HEALTH INSURANCE PLANS.

Competency	Suggested Learning Activities	References
1337 Be familiar with different provisions in a typical health insurance policy.	Provide students with copies of the Uniform Provisions Act, which contains twelve mandatory and eleven optional provisions to be included in a health insurance contract. Discuss these provisions with students: MANDATORY: 1) the entire contract and change provisions 2) time limit for certain defenses 3) premium grace period 4) policy reinstatement 5) claim notice 6) claim forms 7) proof of loss 8) time limit for paying claims 9) beneficiaries 10) physical examination and autopsy 11) time limit for legal action 12) beneficiary change. OPTIONAL: 1) occupation change 2) age misstatement 3) other insurance with same insurer 4) expense insurance with other insurers 5) income insurance with other insurers 6) relation of earnings to insurance 7) unpaid premiums 8) cancellation	Life Insurance: Theory and Practice - Chapter 12 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapter 5 Risk and Insurance Chapter 24 Introduction to Insurance Chapter 16 Principles of Insurance Chapter 17 General Insurance Chapter 13 Introduction to the Insurance Industry - Topic 5

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Cluster Instructional Objective: KNOW THE TYPES, PURPOSES, AND POLICY PROVISIONS OF HEALTH INSURANCE PLANS.

Competency	Suggested Learning Activities	References
1337 (Cont.)	9) conformity with state statutes 10) illegal occupation 11) intoxicants and narcotics.	229
228	Provide students with sample health insurance policies and a list of questions regarding provisions. Students should review the policy and prepare written answers to the questions. Invite a health insurance specialist to speak to the class about health policy provisions.	

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Cluster Instructional Objective: KNOW THE TYPES, PURPOSES, AND POLICY PROVISIONS OF HEALTH INSURANCE PLANS.

Competency	Suggested Learning Activities	References
1338 Know the differences between individual and group health plans.	Discuss with students the differences between individual and group health plans, and the three special forms of mass health covers that are written: 1) franchise 2) blanket 3) credit. Divide students into small groups and have each group develop a list of advantages of group health insurance over individual plans. Their lists should include the following: 1) lower acquisition costs 2) lower administrative costs 3) freedom from adverse selection 4) economy in purchase of services 5) tax advantage for employee 6) guaranteed renewable and noncancellable 7) tendency for more liberal claims settlements.	Life Insurance: Theory and Practice - Chapters 12-14 Agents' and Brokers' Insurance Examination Preparation Manual for Life and Health Insurance (State of IL) - Chapter 5 Introduction to Insurance Chapter 16 Principles of Insurance Chapter 17 General Insurance Chapters 13, 14 Risk and Insurance Chapter 24
OTHER CLUSTER COMPETENCIES: 1336 1337		

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Cluster Instructional Objective: UNDERSTAND THE TYPES OF PROPERTY INSURANCE CONTRACTS.

Competency

1339

Understand the basic provisions and limitations of the Standard Fire Policy.

Suggested Learning Activities

Explain to students that in most states, the foundation for all property insurance policies is the Standard Fire Policy (SFP). This contract is used for personal and commercial fire risks, and is also the basis upon which all of the various specialty policies are developed, including Homeowners, Farmowners, Special Multi-Peril, and Business Owners. Discuss the basic provisions of the SFP:

Declarations

Insuring Agreement

Conditions and Exclusions (165 lines).

Also, discuss the common property forms used with the SFP:

Extended coverage endorsement

Vandalism and malicious mischief

Dwelling Building and Contents Form

General Property Form

Business Interruption

Miscellaneous.

Invite a local insurance agent to speak to the class about the Standard Fire Policy--its origin and history, its basic provisions, and the types of endorsements commonly used to extend coverage.

Provide copies of the SFP and a list of questions regarding the "165 lines" and other parts of the policy. Students should review the SFP and answer the questions accordingly.

References

Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 4

General Insurance Chapter 17

Introduction to Insurance Chapters 9, 10

Principles of Insurance Chapter 7

Risk and Insurance Chapter 11

Introduction to the Insurance Industry - Topic Two

OTHER CLUSTER COMPETENCIES:

1340

1341

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Product/Service Technology

Cluster Instructional Objective: UNDERSTAND THE TYPES OF PROPERTY INSURANCE CONTRACTS.

Competency	Suggested Learning Activities	References
1340 Identify and describe the basic forms and coverages of the Homeowners Policy.	Explain to students that there are seven different homeowners policies, each serving a different purpose or applying to a different eligible class of insureds. Discuss the Homeowners series, consisting of these forms: - HO-1 - The basic form - HO-2 - The broad form - HO-3 - The special form - HO-4 - The contents broad form (tenant's form) - HO-5 - The comprehensive form - HO-6 - The condominium unit owners' form - HO-8 - The modified coverage form.	Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 4 General Insurance Chapter 17 Introduction to Insurance Chapters 9, 10 Principles of Insurance Chapter 7
OTHER CLUSTER COMPETENCIES: 1339 1341	Also, discuss the coverages included under a homeowners policy: Section I - Coverage A - Dwelling - Coverage B - Appurtenant structures - Coverage C - Unscheduled personal property - Coverage D - Additional living expense Section II - Coverage E - Personal liability - Coverage F - Medical payments to others Optional additional coverages. (Continued on next page.)	Risk and Insurance Chapter 11 Introduction to the Insurance Industry - Topic Two

Product/Service Technology

Cluster Instructional Objective: UNDERSTAND THE TYPES OF PROPERTY INSURANCE CONTRACTS.

Competency	Suggested Learning Activities	References
1340 (Cont.)	Invite a local insurance agent to speak to the class about the forms and coverages of homeowners policies, explaining their differences and how each may benefit a particular type of client.	
236	Provide students with a list of paragraphs describing an individual or family situation, and have students decide what type of insurance coverage (homeowners) would best suit each situation, and explain why.	237

Product/Service Technology

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Cluster Instructional Objective: UNDERSTAND THE TYPES OF PROPERTY INSURANCE CONTRACTS.

Competency	Suggested Learning Activities	References
1341 Identify the basic types of transportation insurance and floater contracts.	Explain to students that transportation insurance, usually known in the insurance business as marine insurance, has two major divisions--ocean marine and inland marine. Discuss the types of policies under each category: 1) OCEAN MARINE POLICIES a) Hull insurance b) Cargo insurance c) Freight coverage d) Protection and indemnity e) Yachts and small boats 2) INLAND MARINE POLICIES a) Property in transit b) Bailee liability c) Fixed transportation property d) Floater contracts: - Personal-Property Floater - Personal-Article Floater - Scheduled Property Floater - Commercial Floater - Block policies.	Risk and Insurance Chapter 13 General Insurance Chapter 19 Principles of Insurance Chapter 12 Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 6 Introduction to the Insurance Industry - Topic Two
OTHER CLUSTER COMPETENCIES:		
1339 1340	Have students research the topic of marine insurance and write a report in which they: 1) Explain the background of the two categories of marine insurance (ocean and inland) 2) Identify the types of policies available under each category 3) Describe the types of property covered by each policy.	

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Product/Service Technology

Cluster Instructional Objective: UNDERSTAND THE TYPES OF CASUALTY INSURANCE CONTRACTS.

Competency	Suggested Learning Activities	References
1342 Identify the types of automobile policies and coverages available.	Discuss with students: 1) Types of automobile policies available a) Personal *Personal Auto Policy *Family Auto Policy *No-fault Insurance b) Business *Private passenger coverage *Commercial vehicle coverage *Public vehicle coverage *Employers' nonownership liability *Garage and garage keepers' liability *Fleet automatic 2) Basic coverages a) Liability b) Medical payments c) Uninsured motorist d) Physical damages.	Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 8 General Insurance Chapters 23, 24 Introduction to Insurance Chapter 11 Principles of Insurance Chapter 14 Risk and Insurance Chapter 16 Introduction to the Insurance Industry - Topic Three
OTHER CLUSTER COMPETENCIES: 1343 1344 1345 1346 1347	Invite an auto insurance specialist to speak to the class about the types of automobile policies and available coverages, explaining their differences and the benefits of one type over another to a specific individual or business. The agent may also wish to explain how automobile policies are rated according to age, sex, and marital status of driver, year and model of car(s), etc.	241

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Cluster Instructional Objective: UNDERSTAND THE TYPES OF CASUALTY INSURANCE CONTRACTS.

Competency	Suggested Learning Activities	References
1343 Be familiar with the basic parts of the Personal Auto Policy.	Discuss with students the basic parts of the Personal Auto Policy (PAP): Declarations Insuring Agreement and Definitions Part A - Liability Bodily injury and property damage Defense and supplementary payments Covered persons insured Policy limits and other insurance Part B - Medical Payments Part C - Uninsured Motorists Part D - Physical Damage Comprehensive Collision Part E - Conditions in order to collect after an accident or loss Part F - General Provisions.	Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 8 General Insurance Chapters 23, 24 Introduction to Insurance Chapter 11 Principles of Insurance Chapters 8, 14 Risk and Insurance Chapter 16 Introduction to the Insurance Industry - Topic Three
OTHER CLUSTER COMPETENCIES: 1342 1344 1345 1346 1347	Provide students with sample copies of a PAP, and a list of questions regarding coverages and provisions of the policy. Students should review the policy and answer the questions accordingly.	

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Product/Service Technology

Cluster Instructional Objective: UNDERSTAND THE TYPES OF CASUALTY INSURANCE CONTRACTS.

Competency	Suggested Learning Activities	References
1344 Be familiar with the types and purposes of general liability policies.	Explain to students that a liability policy is a third-party contract which requires the insurer to pay on behalf of the insured all sums which the insured may be legally obligated to pay as damages to a third person who has suffered injury or property damage. The general liability exposure can be divided into three broad areas: business liability, professional liability, and personal liability. Discuss the policies that fall under each category:	Risk and Insurance Chapters 14, 15 General Insurance Chapters 21, 22 Principles of Insurance Chapter 13 Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 5 Introduction to the Insurance Industry - Topic Three
OTHER CLUSTER COMPETENCIES:	<u>Business Liability forms:</u> Owners', landlords', and tenants' form (OL&T); Manufacturers' and contractors' form (M&C); The Comprehensive General Liability form (CGL); other. <u>Professional Liability forms:</u> Forms for -- physicians, surgeons, and dentists; druggists; accountants; insurance agents and brokers; actuaries; lawyers; directors and officers; trustees and fiduciaries; employee benefits managers; hospitals; blood banks; nurses; medical laboratories; optometrists and opticians; veterinarians; etc.	245
244	(Continued on next page.)	

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Cluster Instructional Objective: UNDERSTAND THE TYPES OF CASUALTY INSURANCE CONTRACTS.

Competency	Suggested Learning Activities	References
1344 (Cont.)	<u>Personal Liability forms:</u> Comprehensive Personal Liability Policy; Farmers Comprehensive Personal Liability; Umbrella Liability; Other. Divide students into small groups and have each group research an area of general liability. Each group should prepare a report describing the types and purposes of policies under its assigned area. One or two persons in each group should be elected to present an oral summary of the group's report to the class.	

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Cluster Instructional Objective: UNDERSTAND THE TYPES OF CASUALTY INSURANCE CONTRACTS.

Competency	Suggested Learning Activities	References
1345 Be familiar with crime insurance/suretyship coverages.	Discuss with students the differences between crime insurance and fidelity and surety bonds, and the types of coverages provided under each category: <u>Crime Insurance</u> - Personal Theft Insurance - Business burglary-theft Insurance - Mercantile open-stock burglary policy - Safe burglary policy - Mercantile robbery policy - Paymaster robbery policy - Money and securities broad form - Storekeepers burglary and robbery - Office burglary and robbery - Other. <u>Surety Bond Coverages</u> - Construction bonds - Judicial bonds - License or permit bonds - Official bonds - Miscellaneous bonds. <u>Fidelity Bond Coverages</u> - Individual and Schedule bonds - General and special blanket bonds - Forgery Insurance - Comprehensive dishonesty, disappearance, and destruction (3D) policy.	Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 9 Risk and Insurance Chapter 18 Principles of Insurance Chapter 15 General Insurance Chapter 25 Introduction to the Insurance Industry - Topic Three
OTHER CLUSTER COMPETENCIES:		
1342 1343 1344 1346 1347		

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Cluster Instructional Objective: UNDERSTAND THE TYPES OF CASUALTY INSURANCE CONTRACTS.

Competency

1345 (Cont.)

Suggested Learning Activities

Divide students into groups and have each group research one of these three topics: crime insurance, surety bond coverages, fidelity bond coverages. Each group should prepare a report describing the types and purposes of policies/bonds under its assigned area. One or two persons in each group should be elected to present an oral summary of the group's report to the class.

References

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Product/Service Technology

Cluster Instructional Objective: UNDERSTAND THE TYPES OF CASUALTY INSURANCE CONTRACTS.

Competency	Suggested Learning Activities	References
1346 Be familiar with workers' compensation insurance. OTHER CLUSTER COMPETENCIES: 1342 1343 1344 1345 1347	Explain to students that workers' compensation insurance covers loss of income, medical, and rehabilitation expenses that result from work-related accidents and occupational disease, and that it is the fastest growing major line of commercial property/liability insurance in the United States. There are three methods by which an employer can provide the coverage required by law for employees: 1) Purchase a workers' compensation and employer liability policy from a private commercial insurer 2) Purchase insurance through a state fund or federal agency set up for this purpose 3) Self-insure. Five objectives of what an ideal workers' compensation program should accomplish are: 1) Broad coverage of employees and work-related injuries and diseases 2) Substantial protection against loss of income 3) Sufficient medical care and rehabilitation services 4) Encourage safety 5) An effective delivery system.	Introduction to Insurance Chapter 18 Risk and Insurance Chapter 17 Principles of Insurance Chapter 13 General Insurance Chapter 22 Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 12 Introduction to the Insurance Industry - Topic Three

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Cluster Instructional Objective: UNDERSTAND THE TYPES OF CASUALTY INSURANCE CONTRACTS.

Competency

1346 (Cont.)

Suggested Learning Activities

Discuss with students the "standard workers' compensation and employers' liability policy" and its four main divisions:

- 1) Declarations
- 2) Insuring agreements
- 3) Exclusions
- 4) Conditions.

Invite a representative from a large corporation or factory to speak to the class on workers' compensation and employers' liability, describing the coverages afforded and statistics regarding accidents/injuries at his/her company.

References

251

255

Product/Service Technology

Cluster Instructional Objective: UNDERSTAND THE TYPES OF CASUALTY INSURANCE CONTRACTS.

Competency	Suggested Learning Activities	References
1347 Be familiar with miscellaneous coverages written by property and liability insurers.	Discuss with students the remaining types of miscellaneous property and liability insurance, including: 1) Aviation insurance 2) Boiler and machinery insurance 3) Glass insurance 4) Credit insurance 5) Title insurance 6) Accounts receivable insurance 7) Valuable papers and records insurance 8) Mutual fund insurance 9) Other.	Risk and Insurance Chapter 17 Principles of Insurance Chapter 15 General Insurance Chapter 26 Agents' and Brokers' Insurance Examination Preparation Manual for Property & Casualty Insurance (State of IL) - Chapter 11
OTHER CLUSTER COMPETENCIES:	Have students write a brief report in which they list and describe at least five types of miscellaneous coverages written by property and liability insurers.	257
1342 1343 1344 1345 1346		

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Selling

Cluster Instructional Objective: SELECT A SUITABLE SALES APPROACH FOR EACH PROSPECTIVE CLIENT.

Competency	Suggested Learning Activities	References
1932 Determine how to approach a prospect and where/when to make an appointment. OTHER CLUSTER COMPETENCIES: 869 1933 258	Discuss with students the importance of preapproach planning, which involves the determination of each prospect's individual characteristics in order to know which approach will be most successful. Some examples of characteristics to consider in pre-approach planning are: 1) age 2) experience base 3) sex 4) educational background 5) family status. Lead a class discussion on how to control a prospect in establishing a time for an appointment. Approaches such as "Would two o'clock this afternoon be satisfactory, or would nine o'clock tomorrow morning be better?" should be included in the discussion. Then, have students divide into pairs and have each pair practice various approaches.	Selling Chapter 4 Modern Applied Salesmanship Chapter 9 Selling Principles & Methods Chapter 9 Selling: A Self-Management Approach - Chapter 7 Creative Selling Pages 94-5 Principles of Creative Selling Chapter 9 Selling Today Chapter 12 Fundamentals of Selling Chapter 8 D, E 259

Selling

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Cluster Instructional Objective: SELECT A SUITABLE SALES APPROACH FOR EACH PROSPECTIVE CLIENT.

Competency	Suggested Learning Activities	References
869 Open a sales conversation with a suitable statement or remark.	Give students a list of the various types of coverage an agency might offer and a list of paragraphs which describe a client situation. Have each student write an effective opening statement for each situation. Then, divide students into pairs and ask them to practice these opening remarks by opening sales conversations with their partners. The "clients" should evaluate the effectiveness of their partners' opening remarks. Divide students into groups. After reading one or more of the references, each group should develop a list of suggestions to consider when opening a sales conversation. Each group should then share its list in a class discussion. Stress the importance of a suitable opening remark to the success of the sales conversation.	Basic Selling Chapter 5 Selling Chapter 5 Programmed Learning Aid for Principles of Salesmanship Chapter 9 Modern Applied Salesmanship Chapter 10 Selling: A Self-Management Approach - Chapter 5 Principles of Creative Selling Chapter 11 Selling Today Chapter 12 Fundamentals of Selling Chapter 9 A, B Selling Principles and Practices Chapter 12
OTHER CLUSTER COMPETENCIES: 1932 1933	Have students interview local insurance agents to determine: 1) What type of sales approach does s/he utilize? 2) Does this approach seem to be effective? 3) Why is this approach preferred? Ask students to share responses with the rest of the class.	

Selling

Cluster Instructional Objective: SELECT A SUITABLE SALES APPROACH FOR EACH PROSPECTIVE CLIENT.

Competency	Suggested Learning Activities	References
1933 Establish an interview direction at the beginning of the call.	Discuss with students the steps to follow to establish an interview direction at the beginning of a call: 1) Have a purpose for the call. 2) Establish a friendly atmosphere. 3) Have a strong opening statement. 4) Appeal to the five senses. 5) Listen carefully. 6) Determine needs. Afterward, have students write a short paper explaining how they would accomplish each step in an actual selling situation.	Modern Applied Salesmanship Chapter 11 Selling: A Self-Management Approach - Chapter 7 Principles of Creative Selling Chapter 11 Selling Today Chapter 18 Creative Selling for the Seventies - Part 1
OTHER CLUSTER COMPETENCIES:	Divide students into pairs and have each pair role-play a situation where an agent is meeting with a prospective client. One student should act as the agent and begin a sales conversation with the "prospect." The rest of the class should observe each conversation and evaluate the "agent's" ability to establish an interview direction. (Prospects should be instructed beforehand to make the conversation as realistic as possible by presenting obstacles to the agents, such as disinterest, objections, changing the topic, etc.)	253

Selling

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Cluster Instructional Objective: DETERMINE INDIVIDUAL CLIENTS' NEEDS AND RESPOND ACCORDINGLY.

Competency	Suggested Learning Activities	References
1934 Question client in a controlled situation to determine individual and family needs.	Lead a class discussion concerning the steps to follow when determining the needs of the prospect: 1) Eliminate distractions. 2) Determine types of personal questions to ask. 3) Question prospect. 4) Calculate prospect's income. 5) Determine the dollar amount s/he can spend for insurance. 6) Determine the cost of desired insurance.	Principles of Insurance Chapter 20 Life Insurance: Theory and Practice - Chapter 7 Selling Chapter 6 Principles of Creative Selling Chapter 11
OTHER CLUSTER COMPETENCIES:	Discuss with students the three types of questions which may be asked in order to determine the needs of a prospect: 1) Information Gathering (examples: What is your current age? Have you ever been hospitalized for a major operation?) 2) Opinion Gathering 3) Confirmation. Then, divide students into groups and have each group develop a list of each type of question an agent might ask when determining the needs of a prospect.	Selling Today Chapter 13
1935 1936	Divide students into pairs and have each pair role-play a situation in which an insurance agent is questioning a prospect to determine his/her needs. Students should utilize questions developed in the previous activity. Other students should observe each pair and evaluate the methods used in determining prospect needs.	255

Selling

Cluster Instructional Objective: DETERMINE INDIVIDUAL CLIENTS' NEEDS AND RESPOND ACCORDINGLY.

Competency	Suggested Learning Activities	References
1935 Recommend an insurance policy or program that most appropriately fits the client's needs. OTHER CLUSTER COMPETENCIES: 1934 1936	Invite a local insurance agent to speak to the class about factors to consider when determining how to recommend an insurance policy or program that most appropriately fits the client's needs, and problems that the agent has encountered when doing so. Students should have prepared questions to ask the agent. Have students complete sample needs analysis forms, which you have obtained from a local agency representative, using hypothetical information about a client. Utilizing the completed form, each student should recommend a policy or insurance program to another student acting as the client. Students should be evaluated on their ability to recommend a policy or program that most appropriately fits the client's needs. Provide case problems in which different client situations are described. Students should recommend an insurance policy or program that most appropriately fits the client's needs in each situation.	Principles of Insurance Chapter 20 Life Insurance: Theory and Practice - Chapter 7 Creative Selling for the Seventies - Part 1 Selling Chapter 7

Selling

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Cluster Instructional Objective: DETERMINE INDIVIDUAL CLIENTS' NEEDS AND RESPOND ACCORDINGLY.

Competency

1936

Recognize each client as an individual and show a sincere interest in his/her problems.

OTHER CLUSTER COMPETENCIES:

1934

1935

Suggested Learning Activities

In a class discussion, ask students to suggest some client problems that might surface during a sales conversation. Discuss the importance of viewing each client as an individual with individual problems, and have students suggest ways an agent can show a sincere interest in those problems. Some examples to get students started are:

- 1) All income is budgeted for the year.
- 2) Client is employed in a hazardous occupation.
- 3) Client's age will cause life insurance rate to increase.
- 4) Client has a disability.

Give students role-play exercises in which one student is a client and another is the insurance representative. The representative should exhibit a sincere interest in the client's problems by asking appropriate questions and responding accordingly throughout the sales presentation. The class should evaluate the exercises and point out when and how the representative could have improved his/her show of interest.

References

Selling Principles & Methods
Chapter 9

Principles of Creative Selling
Chapter 13

Creative Selling for the
Seventies - Part 1

Selling

Cluster Instructional Objective:

PROVIDE CLIENT WITH INFORMATION THAT WILL RESULT IN
A SUCCESSFUL SALES PRESENTATION.

Competency	Suggested Learning Activities	References
1937 Provide all pertinent information concerning cost of insurance coverage, the premium, and mode of payments. OTHER CLUSTER COMPETENCIES: 1938 1939 1940 270	Have students interview at least three salespeople from local agencies to determine what information each company their agencies represent recommends be given to clients. Have each student prepare an outline which compares and contrasts his/her findings. Have each student organize a presentation to provide information s/he can use to sell a client the type insurance that is needed (term or whole life; limits of liability; etc).	Creative Selling for the Seventies - Part 1 Selling Chapter 8 Life Insurance: Theory and Practice - Chapter 24 271

Selling

Cluster Instructional Objective: PROVIDE CLIENT WITH INFORMATION THAT WILL RESULT IN A SUCCESSFUL SALES PRESENTATION.

Competency

1938

Be willing to explain the cost and coverage differences among companies.

OTHER CLUSTER COMPETENCIES:

1937

1939

1940

Suggested Learning Activities

Obtain and bring to class samples of the costs of different coverages for different companies represented by local insurance agencies. Ask students to compare the companies and discuss how the differences might be explained to a client. Include in the discussion the ethics involved in comparing one company's cost and coverage to another, or to those represented by a competing agency.

Invite a local independent insurance agency manager to discuss with the class the methods used to explain the differences in costs and coverages among the various companies the agency represents. Ask the manager to bring rating manuals for various companies for students to review. Using the manuals, have each student figure the cost of various coverages for each company for a specific type of policy or program. Students should then pick a partner and explain the differences among the companies to the other student. Evaluate each student's explanation.

Have students locate a resource that compares insurance rates, dividends, cash values; limits of liability, deductibles, etc.; and evaluate several different companies to discover the advantages and disadvantages of each.

References

Selling Principles and Practices - Chapter 17

Life Insurance: Theory and Practice - Chapter 8

Selling

Cluster Instructional Objective:

PROVIDE CLIENT WITH INFORMATION THAT WILL RESULT IN A SUCCESSFUL SALES PRESENTATION.

Competency	Suggested Learning Activities	References
1939 Match policy features to client benefits.	Ask students to identify the features that clients want to be aware of about an insurance policy. Some features the students should mention are: 1) Coverages 2) Perils insured against 3) Exclusions 4) Conditions 5) Premium.	Creative Selling for the Seventies - Part I
OTHER CLUSTER COMPETENCIES:	Discuss with students how each feature relates to client benefits.	Selling Chapter 8
1937 1938 1940	Have each student select a specific type of insurance policy. Ask them to list on one side of a page the features of that policy, and on the other side, the benefits to the client from those features. Then have students present these features in a sales presentation, stressing the benefits to the client. Other students should evaluate the effectiveness of the presentation and offer suggestions to improve it.	Life Insurance: Theory and Practice - Chapter 7
274	Provide a tape, or film if available, of an insurance agent giving a sales presentation to a client. Have students listen to the presentation and make notes on when and how the agent matched the features of the policy to the client benefits. Afterwards, ask students to share their notes in a class discussion regarding the presentation.	275

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Cluster Instructional Objective: PROVIDE CLIENT WITH INFORMATION THAT WILL RESULT IN A SUCCESSFUL SALES PRESENTATION.

Competency

1940

Be optimistic and positive about the business, but do not criticize competitors.

OTHER CLUSTER COMPETENCIES:

1937
1938
1939

Suggested Learning Activities

Discuss with students the effects that could occur as a result of negative comments about competitors. Be sure to emphasize that negative comments could create ill will and result in the loss of a sale.

Have students prepare two lists of comments that should or should not be used in a sales presentation. One list should contain positive comments about the insurance industry and competitors. The other list should contain negative comments that would be detrimental to completing a sale. Have half of the students prepare a sales presentation using comments contained in the first list, the rest of the students should prepare a sales presentation using the negative comments. Both groups should give their presentations to the class to determine what the results of each approach might be. Have students discuss their feelings about the statements that were made.

References

Selling Principles & Practices
Chapter 17

Selling

Cluster Instructional Objective: MAINTAIN CONTROL OF THE SALES CONVERSATION.

Competency	Suggested Learning Activities	References
1941 Direct the sales conversation. 278	In Competency #1933, page 127, a sales conversation was initiated. Have students continue that activity, showing the ability to maintain control or direct the sales conversation in a manner that will result in a sale. (The "prospect" should again present realistic obstacles during the presentation.) Have students list on paper as many factors as they can which might cause a sales conversation to be diverted. Students should then list actions a salesperson could take which would turn the conversation back in the desired direction. Have students talk with an insurance salesperson to determine how s/he controls a sales interview. They should also discuss the types of interruptions they might expect when the interview is conducted in a home or office. Students should share their findings with the rest of the class.	Modern Applied Salesmanship Chapters 11, 12 Selling: A Self-Management Approach - Chapter 7 Selling Today Chapter 13 Creative Selling for the Seventies - Part 1 Programmed Learning Aid for Principles of Salesmanship Chapter 8 279

Selling

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Cluster Instructional Objective: RECOGNIZE AND DEAL WITH CLIENT DISSATISFACTION.

Competency	Suggested Learning Activities	References
874 Sense a client's objections and handle them as effectively as possible.	Discuss the importance of a proper attitude toward clients' objections. Give students suggestions on how to develop a good attitude, such as not over-reacting to the objection and not belittling the objection. Include in the discussion some rules for overcoming objections: 1) Don't argue. 2) Don't answer too quickly. 3) Don't guess at an answer. 4) Don't doubt your own answer.	Basic Selling Chapter 7 Selling Chapter 11 Modern Applied Salesmanship Chapter 13 Programmed Learning Aid for Principles of Salesmanship Chapter 10
OTHER CLUSTER COMPETENCIES:	Give students common client objections and ask them to write a good reponse for an agent to use. Some examples are: Objection: I already have insurance coverage. Response: Yes, but when was the last time your protection was reviewed? Objection: I can't afford it. Response: Many people think that, but can you afford a large loss at this time? Objection: My wife doesn't need life insurance. Response: Since your wife contributes a substantial part of your income, could you make it without her?	Selling Principles & Methods Chapter 12 Selling Principles & Practices Chapter 14 Selling: A Self-Management Approach - Chapter 8 Principles of Creative Selling Chapter 16 Selling Today Chapter 15

(Continued on next page.)

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Cluster Instructional Objective: RECOGNIZE AND DEAL WITH CLIENT DISSATISFACTION.

Competency	Suggested Learning Activities	References			
874 (Cont.) 282	Provide students with a form containing the following headings: <table border="0"> <tr> <td><u>Common Objections</u></td> <td><u>Responses</u></td> <td><u>Documentation</u></td> </tr> </table> Under the first heading, students should list as many objections as possible which they have heard or found in resources. Under "Responses," students should write a response they feel would most effectively handle each objection. Under the last heading, students should give documented support to establish believability in the client's mind. Discuss with students how to distinguish objections which are honest objections, excuses, or stalls. Read a number of reasons for not buying insurance to the class and ask students to respond by stating the category into which each falls.	<u>Common Objections</u>	<u>Responses</u>	<u>Documentation</u>	283
<u>Common Objections</u>	<u>Responses</u>	<u>Documentation</u>			

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Cluster Instructional Objective: RECOGNIZE AND DEAL WITH CLIENT DISSATISFACTION.

Competency	Suggested Learning Activities	References
897 Tactfully handle difficult clients.	Discuss with students ways to recognize difficult clients and the various kinds of difficulties an agent might encounter. Examples: 1) Anger 2) Skepticism 3) Indifference 4) Hesitation 5) Self-importance 6) Irritability. Ask students for ideas on how to handle these difficulties. Develop case problems regarding sales situations involving difficult clients. Students can either propose solutions in writing and turn in for evaluation, or share their ideas orally in a class discussion. Divide students into pairs and let each pair develop and present a role-playing situation in which an insurance agent tactfully handles a difficult client. A few pairs should show a poorly-handled situation for discussion purposes.	Selling Pages 371-2 Programmed Learning Aid for Principles of Salesmanship Chapter 10 Principles of Creative Selling Chapter 13 Human Relations at Work Pages 116-17 Human Relations in Marketing Pages 7-8
OTHER CLUSTER COMPETENCIES:		
874 927 1942 1954		

Cluster Instructional Objective: RECOGNIZE AND DEAL WITH CLIENT DISSATISFACTION.

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Cluster Instructional Objective: RECOGNIZE AND DEAL WITH CLIENT DISSATISFACTION.

Competency	Suggested Learning Activities	References
927 Realize that a client's complaint is an excellent opportunity to build goodwill.	Discuss with students the meaning of "goodwill," or have each student write a definition for the term. Then, have each student write a short paper about how proper handling of client complaints can build goodwill, both for the agent and the agency. Provide students with case problems involving client complaints. Students should explain orally, or in writing, how they would handle each complaint in a manner that will build goodwill. Have students interview five different people about an incident that occurred which destroyed the goodwill felt about an employee or business because of the poor handling of a complaint. Students should then share their findings in class, discussing how each situation could have been better handled in order to keep the customers' business.	Selling Principles & Methods Chapter 16 Programmed Learning Aid for Principles of Salesmanship Chapter 12 Creative Selling Pages 69-70 Selling Today Pages 399-400 Human Relations at Work Pages 116-7 Human Relations in Marketing Pages 7-8

OTHER CLUSTER COMPETENCIES:

874
897
1942
1954

288

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Selling

Cluster Instructional Objective: RECOGNIZE AND DEAL WITH CLIENT DISSATISFACTION.

Competency	Suggested Learning Activities	References
1942 Analyze reasons for customer cancellation of insurance coverage.	Have students brainstorm a list of reasons why clients would cancel their insurance or let their insurance lapse. Students should identify those reasons which could be corrected by applying selling techniques versus those which are legitimate cancellation reasons. Provide case problems involving cancellation of insurance by clients for students to read. Students should then analyze each problem to determine the reason(s) behind the cancellation, and prepare a plan of appropriate action to keep that client's business. Students may work individually or in small groups, and should then share their ideas in a class session.	Modern Applied Salesmanship Pages 320-1
OTHER CLUSTER COMPETENCIES: 874 897 927 1954		291

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Cluster Instructional Objective: SUCCESSFULLY CLOSE A SALE.

Competency	Suggested Learning Activities	References
820 Determine when and how to close a sale.	Discuss with students the principles a salesperson should follow when closing a sale, including: 1) Have a positive attitude. 2) Make it easy for the prospect to act. 3) Observe prospect's tone of voice, facial expressions, and answers to determine when to close the sale. 4) Display self-confidence. 5) Help the prospect to concentrate. 6) Avoid negative closings. After the discussion, have students determine ways to accomplish each item in small group sessions. Have each group share their ideas with other students. Have students complete the sales conversation which began in competency #1933, page 127, and continued in competency #1941, page 136, by determining when and how to close the conversation in a manner which will result in a sale. Have other students identify areas which could be improved as well as areas they feel were very effective. Provide case problems dealing with selling situations. Discuss the examples of buying signals present in those situations which tell the salesperson when to close the sale. Have students write a suitable closing statement(s) for each case and share them with the class.	Basic Selling Chapter 8 Selling Chapter 10 Programmed Learning Aid for Principles of Salesmanship Chapter 14 Modern Applied Salesmanship Chapter 14 Selling Principles and Methods Chapter 13 Selling Principles and Practices Chapter 15 Selling: A Self-Management Approach - Chapter 9 Principles of Creative Selling Chapter 18 Selling Today Chapter 16 Fundamentals of Selling Chapter 10
OTHER CLUSTER COMPETENCIES: 1943		

Selling

Cluster Instructional Objective: SUCCESSFULLY CLOSE A SALE.

Competency	Suggested Learning Activities	References
1943 Complete application and/or inspection forms, and review with client(s).	Obtain sample copies of applications and inspection forms to distribute to the class. Discuss the procedures involved in completing each, including how to ask for personal information which might be necessary and how to review the information with the client before asking for a signature. Given appropriate information about a client needed to complete an application and/or inspection form, students should accurately complete the required form(s) and turn in for evaluation.	Principles of Insurance Chapter 23 Life Insurance: Theory and Practice - Chapter 22
OTHER CLUSTER COMPETENCIES: 820		
294		295

Selling

140

Cluster Instructional Objective:

FOLLOW THROUGH WITH THE SALE BY DELIVERING POLICY, AND DISCUSSING IT WITH CLIENTS.

Competency

1944

Deliver policy by explaining to clients exclusions, deductibles, clauses, and payment schedules; and answer clients' questions.

Suggested Learning Activities

Discuss with students the procedures involved in delivering the policy to a client:

- 1) Make an appointment.
- 2) Explain the main points of the policy.
- 3) Recheck for errors and make necessary corrections.
- 4) Answer client's questions.

Include in the discussion how exclusions, deductibles, clauses, and payment schedules should be explained (with how much detail), and the possibility that the client might not accept the policy when it is delivered. Ask students to offer suggestions on how objections could be handled at this point in the selling process.

Provide students with sample insurance policies and have each student practice delivering these policies to another student acting as a client. Students should be sure to explain exclusions, deductibles, clauses, and payment schedules to the "client" if these apply. The student/client should ask questions regarding the policy and evaluate the "salesperson's" ability to explain the policy and answer questions satisfactorily.

(Continued on next page.)

References

Selling Principles and Practices
Chapter 16

Selling: A Self-Management
Approach - Chapter 9, page 275

Principles of Creative Selling
Chapter 20

Selling Today
Chapter 17

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Selling

Cluster Instructional Objective:

FOLLOW THROUGH WITH THE SALE BY DELIVERING POLICY, AND DISCUSSING IT WITH CLIENTS.

Competency	Suggested Learning Activities	References
1944 (Cont.) 298	Have students interview family members or others they know who have purchased insurance recently to determine the methods that were used to deliver and explain the policy, and the reaction those individuals had toward those methods. Students should share their findings in a class discussion and think of possible reasons for any negative reactions of the people interviewed.	299 141

Selling

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Cluster Instructional Objective:

KEEP CLIENTS' ACCOUNTS CURRENT.

Competency

1945

Maintain a current file on each client by adding, deleting, or updating information.

1946

Review clients' files by periodically scanning coverages and checking rates.

OTHER CLUSTER COMPETENCIES:

1947

Suggested Learning Activities

Discuss with students why it is important to periodically review each client's coverages in order to update or increase coverage in accordance with any changes in the client's status. Also, discuss why any change in client information should be immediately reported to the insuring company.

Have students identify changes in client status that would necessitate a revision of client information or review of coverage for possible changes:

- Addition to the family
- Client changes jobs
- Client trades car
- Client moves (change of address)
- Single client marries
- Etc.

Contact several insurance agents to determine how often each agent reviews client files and what methods are utilized to insure that clients report any changed in their status that would affect their policies. Compare and contrast the responses.

References

Creative Selling
Pages 100-1

Selling Today
Pages 442-4

Selling

Cluster Instructional Objective:

KEEP CLIENTS' ACCOUNTS CURRENT.

Competency

1947

Maintain current policies by contacting and questioning policyholders and suggesting and changes that should be considered.

OTHER CLUSTER COMPETENCIES:

1945

1946

302

Suggested Learning Activities

Discuss with students the importance of an insurance agent keeping up to date on conditions that cause needed revisions of insurance coverage, such as: economy, age, change of dependent status, property values, state or federal laws, health conditions.

Provide case problems regarding policies in effect which need changes because of any of the reasons listed above for students to read. Have each student prepare a series of statements to policyholders that s/he would make in order to explain why the changes are needed.

Divide students into pairs and have each pair role-play the above situations.

References

Selling Principles and Practice
Chapter 16

Selling: A Self-Management
Approach - Page 275

Principles of Creative Selling
Chapter 20

303

Selling

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Cluster Instructional Objective: APPLY PROPER PROCEDURES WHEN FILING A CLAIM AND ASSURING PAYMENT OF LOSS INCURRED WHEN APPROPRIATE.

Competency

1948

When a client reports a loss, determine if loss is insured and obtain proof of loss.

Suggested Learning Activities

Provide sample insurance policies for students to study. Given a variety of possible losses a policyholder might report, have students locate clauses in the policies to determine if those losses are insured (i.e., is the policy in effect, is the peril insured against, is the individual or property covered, etc.).

Examples:

- Camera stolen from locked car.
- Nephew backs client's car into neighbor's garage causing damage
- Recurring illness
- Etc.

In a class discussion, have students cite methods to use, or procedures to follow, when determining if a policy is in effect, if the peril is insured against, if the individual or property is covered; and when proof of loss is required, how to obtain this proof (car repair estimate, contractor estimate, hospital bill, etc.) when a client files a claim. Provide students with specific situations to deal with.

References

Human Relations in
Handling Insurance Claims
Chapter 8

OTHER CLUSTER COMPETENCIES:

1949

1950

APPLY PROPER PROCEDURES WHEN FILING A CLAIM AND ASSURING
PAYMENT OF LOSS INCURRED WHEN APPROPRIATE.

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Cluster Instructional Objective:

APPLY PROPER PROCEDURES WHEN FILING A CLAIM AND ASSURING PAYMENT OF LOSS INCURRED WHEN APPROPRIATE.

Competency

1950

Follow-up to see that clients or beneficiaries have received payment for claims.

OTHER CLUSTER COMPETENCIES:

1948

1949

Suggested Learning Activities

Discuss with students the importance of following-up on claims to the retention of policyholders, as well as gaining new clients. Also, discuss the possible results of not seeing that claims are paid within a reasonable length of time or assisting whenever possible to speed up that time.

Contact several insurance agents to determine the procedures used to follow-up on claims in order to insure that clients receive payment as quickly and simply as possible.

References

Selling Principles & Methods
Chapter 16

308

309

Selling

Cluster Instructional Objective: RECONGNIZE THE IMPORTANCE OF PARTICIPATION IN COMMUNITY ACTIVITIES.

Competency	Suggested Learning Activities	References
1951 Participate in civic and professional organizations in order to expand contacts and contribute to community growth.	Invite a local insurance representative to speak to the class about the relationship between participation in civic and professional organizations and successful selling. Encourage students to ask what types of projects the representative feels are most important to become involved in. Have students bring in articles from the local newspaper concerning projects and activities in which any club or organization is involved. Relate this to expanding contacts and contributing to community growth and how this affects a salesperson's image in the communtiy.	Fundamentals of Selling Chapter 7, D
OTHER CLUSTER COMPETENCIES: 1952 310	Have each student write a brief essay on how participation in civic and/or professional organizations helps expand contacts and contributes to community growth. Encourage students to interview anyone they know who participates in such organizations to get his/her viewpoint on the topic.	311

Selling

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Cluster Instructional Objective: RECOGNIZE THE IMPORTANCE OF PARTICIPATION IN COMMUNITY ACTIVITIES.

Competency	Suggested Learning Activities	References
1952 Be willing to speak to local community organizations and schools.	Have students think about the insurance representatives who have talked with the class. Students should write a short paper on how these people affected their opinion of the insurance industry. Afterward, discuss with students the importance of this type of activity being performed willingly to the opinion of the community.	313
OTHER CLUSTER COMPETENCIES: 1951	Discuss with students the possible need to give a different kind of talk to audiences who are composed mainly of: 1) businessmen 2) businesswomen 3) high school or college students 4) senior citizens 5) factory workers 6) homogeneous groups. Identify characteristics of each group that might necessitate a change in the speaker's approach to the particular group.	

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Selling

Cluster Instructional Objective: INCREASE PROSPECT LISTS THROUGH REFERRALS.

Competency

1953
Obtain referrals from policyholders, friends, businesspeople, etc.

Suggested Learning Activities

Discuss with students ways a salesperson can obtain referrals from policyholders, businesspeople, friends and acquaintances, birth announcements, lists of graduates, marriage announcements, etc.

Examples:

- Ask policyholder about neighbors, friends, etc. who may be uninsured or underinsured.
- Obtain permission to use an individual's name as a reference.
- Ask a business owner for a list of employees.

Have students interview a local insurance agent to determine how s/he obtains referrals and what percentage of new clients are from referrals. Each student should report his/her findings to the rest of the class.

Have students choose a partner and role-play a situation in which a salesperson is asking a policyholder for a referral. Other students should observe and share their ideas about the effectiveness of the salesperson's manner.

References

Creative Selling
Chapter 6

Selling
Chapter 4

Modern Applied Salesmanship
Chapter 7

Programmed Learning Aid for
Principles of Salesmanship
Chapter 7

Selling Principles & Methods
Chapter 9

Selling Principles & Practices
Chapter 10

Selling: A Self-Management
Approach - Chapter 6

Principles of Creative Selling
Chapter 8

Selling Today
Chapter 11

Advertising

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Advertising

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Communications

Cluster Instructional Objective:

Competency	Suggested Learning Activities	References
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Communications

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Display

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Display

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Human Relations

Cluster Instructional Objective:

Competency	Suggested Learning Activities	References
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Human Relations

Cluster Instructional Objective:

Competency	Suggested Learning Activities	References
330		331

Management

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Management

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Marketing/Economics

Cluster Instructional Objective:

Competency	Suggested Learning Activities	References
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Marketing/Economics

Cluster Instructional Objective:

Competency	Suggested Learning Activities	References
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Mathematics

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Mathematics

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Merchandising

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Merchandising

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Operations

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Operations

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Product/Service Technology

Cluster Instructional Objective:

Competency	Suggested Learning Activities	References
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Product/Service Technology

Cluster Instructional Objective:

Competency	Suggested Learning Activities	References
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Selling

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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Selling

Cluster Instructional Objective:

Competency

Suggested
Learning Activities

References

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